THE STANDARD OF LIVING AMONG WORKINGMEN'S FAMILIES IN NEW YORK CITY

BY

ROBERT COIT CHAPIN

BEING THE REPORT OF AN INVESTIGATION CONDUCTED UNDER THE AUSPICES OF A SPECIAL COMMITTEE OF THE EIGHTH NEW YORK STATE CONFERENCE OF CHARITIES AND CORRECTIONS

SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF PHILOSOPHY IN THE FACULTY OF POLITICAL SCIENCE, COLUMBIA UNIVERSITY

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REPORT ON THE

Standard of Living of Workingmen's Families in New York City

PREPARED UNDER THE DIRECTION OF THE SPECIAL COMMITTEE ON STANDARD OF LIVING, APPOINTED BY THE NEW YORK STATE CONFERENCE OF CHARITIES AND CORRECTIONS

BY ROBERT COIT CHAPIN
Secretary of the Committee

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Introductory Statement

At the seventh New York State Conference of Charities and Corrections a committee was appointed to report to the Conference the following year, 1907, the essentials and the cost of a normal standard of living in the cities and towns of the state. This action was the outcome of a spirited discussion of the subject by a committee appointed the previous year.

The Committee as finally constituted consisted of the following persons: Lee K. Frankel, Chairman, New York; Rev. Adolph Guttmann, Syracuse; Edward T. Devine, New York; Cyrus L. Sulzberger, New York; Wm. H. Allen, New York; Abram J. Katz, Rochester; Rt. Rev. David H. Greer, New York; Rev. Wm. J. White, Brooklyn; Homer Folks, New York; Wm. Drescher, Rochester; John J. Fitzgerald, New York; Rt. Rev. Thos. F. Hickey, Rochester; Walter E. Kruesi, New York; Mrs. Wm. Einstein, New York; Wm. Guggenheim, New York; Frank Tucker, New York.

The Committee, at its first meeting, Jan. 21, 1907, elected Robert C. Chapin secretary, and appointed a committee on schedule, consisting of Messrs. Frankel, Tucker, and Chapin. The schedule was prepared, and early in April was ready for distribution among volunteers. Some 500 schedules were put into the hands of volunteers, and a number of extremely valuable schedules were returned by them, but it became evident by the first of June that, in view of the fulness of the schedule and the pressure of many duties upon these willing workers, the number to be expected from such sources would be small. In the end only 57 family reports were received from volunteers. It appeared necessary, therefore, if any considerable number of family reports were to be obtained, to hire visitors who should give their whole time to securing the desired information. The funds at the disposal of the Committee, however, did not suffice for any such expenditure. At this juncture, the trustees of the Russell Sage Foundation made a generous appropriation for the prosecution of the investigation, which enabled the Committee to employ a

number of visitors, who were at work from the middle of June until the end of August. At the same time an effort was made to enlist the co-operation of the labor unions, and some very interesting schedules were received from them.

Altogether, some 80 different persons were employed, and by the time that the canvass was closed, 642 schedules had been secured from all sources. The compilation of the data thus gathered was carried as far as was practicable before the meeting of the State Conference in Albany, November 12–14, and the results summarized by the Chairman, Dr. Frankel, were presented in a preliminary report at that time.

The original schedules and tables were then re-studied from the beginning by the secretary, and the detailed report that follows was prepared.

The account of Workingmen's Budgets in Statistical Literature, prepared in connection with the drafting of the schedule, is, at the suggestion of those whose co-operation has made possible the publication of this volume, prefixed to the report of the New York investigation. It is hoped that this sketch of the method used by previous investigators may prove suggestive to those who are engaged in such studies to-day.

The secretary desires to make grateful acknowledgment of the assistance and encouragement which he has received from the members of the Committee and from other friends. To the wise generalship of the Chairman, Dr. Lee K. Frankel, and to the expert skill in schedule-making of Mr. Frank Tucker, are largely due whatever results have been attained. The interest of Miss Lilian Brandt was manifested in very helpful counsel in the initial stages of the investigation, and in the preparation of the diagrams that illustrate its conclusions. The patient ingenuity of Dr. Rasum Brodsky has been devoted to the elaboration of the statistical details.

At every point the undertaking has had the active support of Dr. Edward T. Devine, and the secretary desires to express his appreciation, both of the importance of Dr. Devine's initiative and advice in all that has been done, and especially of the aid and support that has been so freely given in personal relations.

ROBERT COIT CHAPIN.

BELOIT COLLEGE, *December*, 1908.

Workingmen's Budgets in Statistical Literature

Workingmen's Budgets in Statistical Literature

The object of collecting, comparing, and combining workingmen's budgets is to get a reliable representation of the standard of living, first, absolutely, for a given time, place and class of laborers; second, relatively, in comparison with the standard of different times, places and classes of men.

Three general methods have been employed to accomplish these objects which, following the historical order of their appearance, are:

I. Estimates, for a family in a given status, of the income, and of the kind, amount and cost of the principal items of expenditure.

II. Reports of the actual income and expenditure, more or less fully itemized, of a single family taken as representing the class in which it is found. These reports are obtained either by the independent testimony of the family, by personal inquiry on the part of the reporter, or by inducing the members of the family to make out and keep in an account-book a record of the daily expenditures.

III. The combination of reports of individual families obtained by either of the preceding methods. The use of the average has been the expedient most frequently employed in effecting the combinations and comparisons.

When a single family or a small number of families are studied in great detail the methods may be described as intensive; when a large number of family reports are combined, with little attention to detail, the method is extensive. During the seventeenth and eighteenth centuries the first method only was employed; in the nineteenth century, the second method was developed by Le Play and the third by Engel.

I. Estimates.—The earliest recorded instance, perhaps, of an estimate of the laborer's cost of living is to be found in the writings of Sir William Petty (circa 1672). He undertakes such an

estimate both for England and for Ireland. For Ireland he comes to the problem in accounting for the smallness of Ireland's foreign trade. ("Anatomy of Ireland," 1672, Ch. XI.) This trade is small, he says, because the standard of living of the mass of the people is so low. They live in "such cottages as themselves can make in three or four days," and provide their own food and clothing. He estimates the money value of the victuals of a man, wife and three children at 3s. 6d. a week, or ld. per diem per capita, and "two-sevenths of the expense of the people for food is for tobacco" (*i. e.*, two-sevenths of the cash outlay for food). He estimates the clothing of a man at 30 shillings a year, of children under 16 at 15 shillings on the average. The house is "not worth 5 shillings the building." "Fuel costs nothing but fetching." The whole annual expense of a family of six averages 52 shillings per year.

As to earnings, he calculates that the annual value of all the land of Ireland is about 1,000,000 pounds; the annual value of the labor is three times as much, or 3,000,000 pounds, and this sum is earned by about 750,000 of the 1,100,000 inhabitants. Each therefore earns $\frac{3000000}{750000}$, or 4 pounds a year, if all work, or 8 pounds if half work.

Petty's estimates for England occur in his "Political Arithmetic" (1671–76, Ch. VII), in connection with an argument to show that the country could stand a tax of one-tenth of the whole expense of the people. He proceeds to estimate the yield of such a tax by estimating the average expense of the laborer in the following naïve fashion: The laborer earns, without board, 4s. per week; with board, 2s. per week. The value of his food, therefore, is 4s. minus 2s., which equals 2s. per week, or £5 4s. per year. The expense of clothes cannot be less than the wage of the poorest maid-servant in the country—30s. per year. (The maid is given board and lodging, and must provide clothing out of her wages.) All other necessaries cannot be less than 6s. more, making a total for the year of 7 pounds.* A tax, now, of one-tenth of the

* Recapitulation:

	£.	s.	d.
Food per week 2s.; per year	5	4	0
Clothing	1	10	0
All other		6	0
	7	0	0

annual expense of 10,000,000 subjects would yield 7,000,000 pounds, or enough to pay for 100,000 foot, 20,000 horse and 40,000 men at sea. The people could surely bear this increase. They would only have to work one-twentieth harder, and eat one-twentieth less than before.*

This will suffice for an example of the method of estimating costs of living. Stephan Bauer cites such estimates (Conrad: Handworterbuch 5: 316–333) by Vanderlint (about 1735), arguing prices too high; by Massie (1756), arguing against a proposed house-tax; by Cantillon (about 1750, in the lost chapters of his work), giving an estimate of the subsistence-minimum in detail. The method has survived to the present day. Edward Atkinson, for instance, submitted to the Aldrich Committee, in 1892, the following estimate of the expenditures of a laborer's family having an income of $500:

	Annual Expenditure.	Per Cent.
Food	$250	50
Clothing	100	20
Rent	100	20
Other	50	10
	$500	100

Clothing was subdivided as follows: woolen, 45 per cent.; cotton, 35 per cent.; miscellaneous, 20 per cent. (Aldrich Report I; liv, lv.)

The value of estimates depends upon the skill with which they are made. If more exact data are not to be had they are often the only available resource. Estimates like those cited above for a hypothetical family, should be distinguished from estimates made for a given family on the basis of a more or less careful inquiry into particulars. Such an estimate is often the only way in which the second method, the type-study, can be applied.

II. Statements of Actual Family Receipts and Expenditures, Uncombined.—The distressing condition of the laborers of England at the end of the eighteenth century gave rise to much discussion of wages, prices and the poor laws. Two works of this

* Petty anticipates the phrase "standard of living" in the following: The expense of the laborer as he has calculated it, he says, "may well enough stand for the standard of expense of the whole mass of mankind." Writings of Sir William Petty. Hull's edition, 1 : 306.

period are notable for their attempts to get at the exact facts by means of reports of actual family budgets. These books are Davies' "Case of the Labourers in Husbandry" (1795), and the better known "State of the Poor," by Sir Frederick Morton Eden (1797).

Davies was a clergyman in Barkham, Berkshire, and the purpose of his book is indicated by its motto: "The labourer is worthy of his hire." Davies collected accounts on his visits to families of his parish in the spring of 1787. Six of them he printed and sent around to friends throughout England, asking them to get similar accounts in their own localities. These friends for the most part were clergymen and country squires. Their returns were printed in full in the appendix, which contains, with Davies' own contributions, accounts from 15 counties in England, 2 in Wales and 3 in Scotland—133 family budgets in all. The method employed was to set down the weekly costs of bread and other items of food expenditure, with candles and thread. This was added together (8s. 11d. for Davies' first family) and multiplied by 52 (£23, 4s. 9d.). To this was added a fixed annual sum covering rent, clothing, fuel, expenses occasioned by sickness, deaths and births,—estimated in 1787 at 6 pounds (later 7 pounds) for a family of five.

The earnings per week of father, mother and children were set down and multiplied by 52. In balancing, a deficit appeared in practically every case, even where poor-relief was figured in. It is interesting to note in passing that Davies proposed to have the justices fix a minimum wage (Part III, Section V), and that one of his correspondents complained of the exploitation of the poor by "the harpy claws of pettifogging lawyers," by the short weights of retailers, and by the small loaves of the sellers of bread (p. 163).

Of greater scientific importance is Eden's "State of the Poor."* Besides getting information through clergymen and other friends, he sent out "a competent person" and furnished him with an exhaustive *questionnaire.* His question-sheet included these questions: "Usual diet of labourers"; "Earnings and expenses of labourer's family for a year; distinguishing the number and ages of family; and price and quantity of their articles of consumption." This "faithful and intelligent person" he kept in the field for more

* Marx says that Eden is the only disciple of Adam Smith that produced a work of importance. (Capital: English Translation, 2 : 269.)

than a year, going the round of the English counties. The budgets, from whatever source derived, are published, 54 of them collectively, in Appendix XII, Vol. III of Eden's work, and perhaps as many more sandwiched in between the workhouse accounts and the "parochial reports" (Volumes II and III). Engel found 73 of them complete enough to tabulate and average. The method is the same as Davies': a weekly statement of earnings, multiplied by 52; a weekly statement of cost of food, multiplied by 52; an annual statement for other items of expenditure, but figured independently for each family. Fifty-seven of the 73 summarized by Engel reported a deficiency; 19 spent more for food than their total earnings. The method of calculating food-expenditures may explain this result, although food-prices in 1795 were exceptionally high.*

The difficulties of collecting information regarding family expenditures are well stated by Eden. "It must be confessed that the whole annual earnings of the laborer can seldom be ascertained with great precision. Some men are so habitually careless that they are totally unable to give any satisfactory information; others, who could give tolerable answers, think that inquiries concerning them can have no important object in view, and are therefore inaccurate; and a third class (which is by far the most numerous), are so apprehensive that the ultimate object of questioning them is to effect a reduction in wages, or something equally disagreeable, that they are unchangeably mysterious and insincere."†

No marked improvement on Eden's method appears until the second quarter of the nineteenth century. Then we have the remarkable work of Le Play,‡ who carried the intensive study of family accounts to the highest degree of excellence. From 1829 to 1856 he spent a large portion of his vacations (he was

* In Vol. III: 711, is a report from Epsom, Surrey, which gives the budget for a gardener, with income 45 to 50 pounds; expenditures £75 1s. 8d. But there was no such deficiency in fact. The writer says that he has tried to make out similar accounts for several other laborers, but found that they always appeared to spend more than they either got or had, and so he "suspected that their statements were inaccurate."

† State of the Poor. Preface, I : XXVI.

‡ Le Play was born in 1806, and died in 1882. A good account of his work, by Henry Higgs, may be found in the "Quarterly Journal of Economics," IV : 408.

professor of metallurgy in Paris), in traveling through the countries of Europe, studying the condition of workingmen's families. His method was to make in each place careful inquiry of clergy, teachers, and others until he found what was considered to be a really typical family, whether a Sheffield cutler or a Dutch fisherman, and then he would arrange to live with the family for some weeks if necessary, observing their whole manner of living. He would ask questions, make notes of what he saw and heard, and when he had gathered his material, would prepare a family monograph, containing in fifteen or twenty octavo pages a photographic picture of the given family group. In 1855 he published thirty-six of these monographs in three volumes, entitled "Les Oeuvriers Europeens." He subsequently (1877–1879) added two volumes of monographs and one introductory volume on method. He made studies during the long period of his activity of some 300 families, but carried only fifty-seven of them to the point where he was willing to have them published. The schedule he employed displays the thoroughness of his method. The only criticisms that can fairly be made are: first, that the families are not necessarily typical; second, that the details are carried to an illusive degree of over-refinement. For instance, the festival-clothes of his Dutch family are valued, and one one-hundredth of the value is set down in the annual budget, implying that they will last one hundred years. Some hint of his tact in winning the confidence of the families that he approached may be gained from his statement of the expedients which he used for this purpose. Le Play says* he always had the good-will, even affection, of families investigated, and thinks that it was due to the method; but he observed the following expedients for gaining the good-will of the families:

"Not to be abrupt in pushing inquiries,—an introduction from a well-chosen source helps in abridging the preliminaries; to secure the confidence and sympathy of the family by explaining the public utility of the inquiry, and the disinterestedness of the observer; to sustain the attention of the people by interesting conversation; to indemnify them in money for time taken by the investigation; to praise with discrimination the good qualities of

* "La Methode Sociale," 1879, pp. 222, 3.

different members; to make judicious distribution of little gifts to all."

The work of Le Play was continued by his followers in a serial publication entitled "Les Ouvriers des Deux Mondes." The volumes are made up of family monographs prepared on the same plan as those of Le Play himself. Ninety-one of these monographs are included in the ten volumes of the series published. The last volume, the tenth, appeared in 1899.

III. The Combination of Reports of Individual Families. —The transition to the use of the average in combining workingmen's budgets passed through three stages: First, the Brussels Statistical Congress, in 1853; second, the preliminary inquiry in Belgium under direction of Ducpetiaux, in 1853; third, the elaboration of the data of Ducpetiaux and Le Play by Ernst Engel, in 1857. Of the first and second, Engel gives the following account:*

Fletcher, the secretary of the London Exhibition of 1851, persuaded Visscher, the Belgian Minister, to include workingmen's budgets in the program of the International Statistical Congress to be held in Brussels. Ducpetiaux, the Belgian inspector of prisons and charitable institutions, co-operated, although Fletcher, and also G. R. Porter, of England, died before the Congress met. The Belgian Statistical Bureau, with Quetelet at its head, approved the plan of Ducpetiaux and Visscher for an immediate budget inquiry, so as to have something to lay before the Congress. About one thousand household accounts were collected. Those from two provinces were worked up by the Bureau and laid before the Congress, and final publication was made in 1855. In this inquiry three classes were distinguished:

First, dependent,—income supplemented by public relief.

Second, poor,—self-supporting ordinarily, but saving nothing.

Third, comfortably off,—never receiving public aid, and able to lay up something for old age. "Typical" families were sought; *i. e.*, having 2 parents, and 4 children, ages 16, 12, 6 and 2.†

Visscher reported to the Congress a scheme for household reports which was adopted without change. In the debate, in

* "Lebenskosten Belgischer Arbeiterfamilien," 16.

† Engel remarks on the folly of this limitation to the "typical" family, claiming that it was better to work out the "quets."

answer to Horace Say, Visscher said that "Laissez-faire, laissez-passer" should not justify "laissez-souffrir, laissez-mourir." The schedule thus adopted was as follows:

I. Income.
  A. Salary and wages of father, mother, children, with record of hours of work, work-days and holidays for each member of the family.
  B. Other sources of income:
    Produce of garden.
    Returns for house or land rented.
    Returns from raising of live stock.
    Share in commercial privileges.
    Pensions—income from investments.
    Miscellaneous income.
    Accidental income.

II. Expenditures (throughout with note of quantity and value or price).
  A. For physical necessaries (Depenses de l'ordre physique et materiel).
    (*a*) Food (20 specifications, including wine, etc., at home).
    (*b*) Dwelling (with number of rooms).
    (*c*) Clothing, for adults and for children.
    (*d*) Beds.
    (*e*, *f*) Heat, Light.
    (*g*) Washing.
    (*h*) Care of health.
    (*i*) Care in disease.
    (*k*) Dwelling: maintenance and repair; fire insurance.
    (*l*) Purchase and repair of furniture.
    (*m*) Taxes.
    (*n*) Postage, etc.
    (*o*) Expenditure for carrying on of trade (excluding raw materials).
    (*p*) Expenditure for carrying on garden, etc.
  B. For cultural purposes (Depenses de l'ordre religieux, moral et intellectuel).
    (*a*) Church.
    (*b*) School-fees.
    (*c*) Apprenticeship charges.
    (*d*) Books, pictures, etc.
    (*e*) Dues to societies for religious, moral and educational purposes.
    (*f*) Dues to societies for sick-relief, burial-expenses, etc.
    (*g*) Savings deposits.

C. Luxuries and extravagances (Depenses de luxe ou resultant de l'imprevoyance).
(*a*) Visits to cafés, ale houses, etc.
(*b*) Tobacco.
(*c*) Gambling and lotteries.
(*d*) Ornaments (personal).
(*e*, *f*) Theater,—Public festivities.
(*g*) Interest on loans and pawn broker's charges.

In the final publication of his returns in 1855 ("Budgets Economiques") Ducpetiaux gives the data gathered in 1853 from 199 families in accordance with the scheme laid before the Congress in 1851. He did not combine the returns by averages,* but he did undertake to calculate a minimum by a comparison of his data with the standard allowances for the food of soldiers, sailors and prisoners. He concluded that the laborers were less well-fed than the prisoners, and in general that unless wages rose or the prices of provisions went down, there must be an increase in pauperism and crime, and in the death-rate.

Ernst Engel (1821–1896) had, as a student, accompanied Le Play on some of his excursions, and recalled them in 1895 as red-letter days ("Lichtpunkte meines Lebens"). He was, in 1850, placed at the head of the Saxon Statistical Bureau, and in 1857, in an effort to estimate the balance between production and consumption in the kingdom, made a thorough statistical elaboration of the figures of Ducpetiaux and Le Play.† Taking first the Belgian budgets, he (1) grouped the expenditures under 9 heads, instead of the more extended order of Ducpetiaux; (2) averaged the family total under each of the 9 heads for each of the 3 income-classes, and for all classes combined; (3) calculated the expenditure per capita for each of the 9 headings of expenditure for the Belgian families, and also for the 36 families whose budgets had been published by Le Play; (4) calculated the percentage of total expenditures which was spent for each of the 9 heads, for the Belgian families and for Le Play's; (5) deduced his two laws: First, The smaller the income

* The figures in the budgets are not combined in general averages, save that the local authorities in two or three provinces returned the average for a number of families in place of individual returns. Wages are averaged in the comparison of laborer's and prisoner's fare, but not the details of expenditure.

† From this he argued that the poorer people paid the greater share of the indirect taxes, which fell largely upon articles of food and drink.

the greater the proportionate expenditure for food; second, The proportion expended for food is a sure index of the material prosperity of a people. He then (6) estimated for a family in Saxony in each class, the percentage-expenditure under each of his nine heads; (7) tabulated the per cent. of the income paid for food in a table of incomes rising, by stages of 100 francs, from 200 francs, with 72.96 per cent. for food, to 3000 francs, with 56.90 per cent. for food;* (8) derived from the table for families of the third class, having incomes of 1200 to 1300 francs, a scale for measuring miserliness, parsimony, economy and extravagance in the expenditures of a given family; (9) applied his estimate for typical Saxon families (see (6) above) to the 1,894,431 inhabitants of Saxony, reported by the Census of 1849, and thus reached the lump sum of 94,721,500 thalers as the total value of the consumption of all families; (10) estimated from the statistics of occupations the numbers engaged in producing the commodities in each of his 9 expenditure-groups, and calculated whether the production per individual was equal to the consumption.

The subjoined table shows the percentages as calculated by Engel. It is noteworthy that these Saxon percentages, which are the basis of the deductions familiar under the name of Engel's Law, are based, not on an original collection of Saxon budgets, but on estimates obtained from the study of Ducpetiaux's Belgian budgets.

BELGIUM

	Average Income.			
	565 fr.	796 fr.	1197 fr.	(All Families.) 856.5.
Food	70.8	67.4	62.0	65.8
Clothing	11.7	13.2	14.0	13.2
Shelter	8.7	8.3	9.0	8.7
Heat and light	5.6	5.5	5.4	5.5
Utensils	0.6	1.2	2.3	1.6
Education	0.4	1.0	1.2	1.0
Public security	0.2	0.5	0.9	0.6
Health	1.7	2.8	4.3	3.2
Personal service	0.2	0.2	0.4	0.3

* Zeitschrift des statistischen Bureaus des königlichen Sächsischen Ministeriums des Innern, 1857: 153 ff.

SAXONY

	Average Income.		
	Under 1200 fr. (Working Class.)	1200 to 3000 fr. (Middle Class.)	Over 3000 fr. (Well-to-do.)
Food	62	55	50
Clothing	16	18	18
Shelter	12	12	12
Heat and light	5	5	5
Utensils	2		
Education	2	3·5	5·5
Public security	1	2	3
Health	1	2	3
Personal service	1	2.5	3·5

This shows what can be done by the use of the statistical method. For the sake of showing the further developments in the application of the method, let us pass to the last work of Engel's life, "Die Lebenskosten Belgischer Arbeiterfamilien" (1895), where he works over once more Ducpetiaux's and Le Play's figures of 1855, and also elaborates the returns from a Belgian inquiry of 1891 and compares them with the earlier returns. What is new in this second treatment is:

1. The use of his unit of comparison, the "quet," for families of varying composition (see later).
2. The arrangement, in terms of this unit, of the averages of the 5 income-groups so as to show:
   (1) Value of the unit in marks, in 1853 and 1891.
   (2) Ratios of increase in different items of 1891 over 1853.
   (3) Variations in percentages spent on the separate items in the various groups.
3. Calculations of food-consumption with reference to dietary requirements on the basis of Voit's tables. In this connection occurs a comparison of city and country budgets and a study of Ducpetiaux's estimate, on prisoners'-fare basis, of the minimum.

The results of the comparison of the Belgian investigations of 1853 and 1891 showed an increase of 198 per cent. per "quet" in expenditure for food, and that there was no lessening in the

percentage of the total expenditures that was spent for the satisfaction of physical wants. The figures of the comparison are as follows:

	Francs Per Quet.		Per Cent.		Ratio of Increase.
	1853	1891	1853	1891	
Subsistence	49.27	97.55	93.80	96.30	1.98
Food	34.00	16.00	64.90	65.66	1.96
Clothes	7.77	14.78	14.80	14.57	1.90
Housing	3.96	9.77	7.55	9.64	2.47
Fuel and light	2.94	5.33	5.60	5.25	1.81
Health	0.52	1.24	0.99	1.22	2.38

The most original proposition contained in this final work of Engel's was his solution of the difficulty involved in comparing families differing in the number, age, and sex of their members. Before speaking of Engel's solution it may be well to note some other ways of meeting the difficulty that have been proposed.

The simplest method is to reduce everything to a per capita basis, dividing expenditures for each family by the number of persons in the family. This neglects the differences in consumption that go with differences in age. A second solution is to include in the investigation only families exactly alike as to composition. Ducpetiaux proposed to use only families consisting of father, mother, and 4 children, aged respectively 16, 12, 6 and 2. Col. Carroll D. Wright defined a "normal" family in the reports of the United States Bureau of Labor as one consisting of father, mother, not over 5 children, none over 14, and no other members. The difficulty with Ducpetiaux's method is that it restricts so much the number of families available that it increases greatly the task of gathering the returns. The more flexible limits of the United States Bureau of Labor diminish the difficulty but do not remove it. Of the 25,440 families included in the annual report of 1903, only 11,156, or less than half, were "normal."

A third method, applied by the earlier investigators, is to

apply the rule of thumb, and count 2 children as equal to 1 adult. A fourth method is to calculate the relative consuming-power of persons of different ages and sexes, and evaluate each family in terms of a common unit, usually the demands of 1 adult man. This has been undertaken with reference to food by most of those who have gone into the study of dietetics. The results reached by various authorities may be compared in the following table:

EQUIVALENCE OF DIETARY REQUIREMENTS, STATED IN PERCENTAGES OF THE REQUIREMENTS OF AN ADULT MAN

	Foley.*	Atwater.†	U. S. Bureau of Labor.‡	Rowntree.§	Engel.‖
Father	100	100	100	100	100
Mother	80 to 60	80	90	80	86
Child 11 to 14 years	60	70 to 80	90	60	70
Child 7 to 10 years	..	50 to 60	75	50	57
Child 4 to 6 years	40	40	40	40	42
Child under 3 years	20	30	30	30	37

Engel's proposition was an elaboration of this fourth method. On the basis of a comparison of the average weight per centimeter of height, for a large number of persons at different ages, he concluded that a man of 25 or over required 3.5 times as much as a child in its first year, and that for each intermediate year between the first and the twenty-fifth, there was an increase of one-tenth over the demands for the first year. That is, a child of 10 would consume twice as much as a child under a year old; a child of 15, 2.5 times as much, and so on. A woman reaches her full measure at 20, when she needed 3 units. These units Engel named, after the famous Quetelet, "quets." The consumption of every family could be reduced to a common denominator by

* In Davies' "Case of the Laborers in Husbandry," 1795, p. 161.

† U. S. Dept. of Agriculture, Farmer's Bulletin No. 142, p. 33.

‡ Eighteenth Annual Report (1903), p. 19.

§ "Poverty," p. 229.

‖ "Lebenskosten Belgischer Arbeiterfamilien," p. 5, the "quets" being reduced for comparison to percentages of the adult's 3.5 quets.

dividing the expenditures in a given case by the number of "quets." *

Engel's methods have been applied on an extensive scale by the American state and national Labor Bureaus. Carroll D. Wright, in the Massachusetts Labor Report for 1875, published the budgets of 397 families and classified the returns according to a large number of categories. His method of gathering returns was to send enumerators supplied with a rather brief schedule to the factory towns to accost the men as they left the factory, and ask one after another until one was found who was willing to furnish the information. The workman was visited in his home, and the schedule was filled out on the basis of his recollections and such written memoranda as he might have.

Substantially this method has been employed in many state compilations, and in those of the United States Labor Bureau, of which Colonel Wright became head in 1888. In 1890, this bureau gathered budgets from 3260 families of men engaged in the coal, iron, and steel industries in the United States, and also of

* The following table exhibits the number of quets and the weight in grammes per centimeter, corresponding to the several ages. (Lebenskosten Belgischer Arbeiterfamilien, S, 5.)

Age.	Units Quets.	Weight in Grammes per Centimeter.
1	1.1	62.3
2	1.2	132.1
3	1.3	139.8
4	1.4	140.7
5	1.5	149.5
6	1.6	157.7
7	1.7	160.6
8	1.8	168.5
9	1.9	174.2
10	2.0	181.2
11	2.1	187.6
12	2.2	198.8
13	2.3	210.0
14	2.4	233.1
15	2.5	253.2
16	2.6	275.2
17	2.7	304.0
18	2.8	315.5
19	2.9	340.4
20	3.0	....
21	3.1	....
22	3.2	....
23	3.3	....
24	3.4	....
25	3.5	365.4

600 in Europe engaged in the same industries. In 1891, budgets of 5284 families in the textile manufactures and glass-works of the United States were reported on, together with several hundred in Europe. The report of 1903 includes a still greater number; viz., 25,440 in 33 states (including the District of Columbia), most of them gathered during the calendar year 1901.

The report of 1903 may be taken as typical of the method. First, the returns are classified for the whole 25,000; but, second, a selection is made of the 11,156 normal families, (having husband at work, wife, not over 5 children, none over 14, with no dependent boarder, lodger, or servant, and having expenditures reported for food, clothing, rent, fuel, and light and sundries.) Third are tabulated the budgets of 2567 families furnishing details as to expenditure for various group-items; and fourth, details for food for the 1043 of these 2567 that were normal.

The returns are summarized and averaged: (1) By states, (2) by nativity, (3) by states and nativity, (4) by number in family, (5) by amount of income.

In marked contrast to the extensive method of the labor bureaus in the United States is the method that has been employed in a few instances in England, Germany and Switzerland. It may be called the account-book method. A selected family is persuaded to keep a daily account of every penny received and spent, and from these accounts the budget is drawn off in due form by the investigator. Landolt, of Basel, published an elaborate exposition of this method in 1894.

In briefer form his account of it appears in the "Bulletin de l'Institut Internationale de Statistique," 1891. In that year he published 10 workingmen's budgets obtained in Basel. His exhaustive schedule includes an inventory of every pin and crust in the house at the beginning and at the end of the year. It includes the suggestive question, "Are there rats or mice in the house? How long have they been there?" This method, essentially, was employed in two well-known English inquiries into conditions of living; Charles Booth's in London, 1889,* and B. S. Rowntree's in York, 1901.†

* "Life and Labor of the People in London."
† "Poverty: A Study of Town Life."

In the first volume of Booth are published 30 family budgets, distributed among 3 income-classes (under 20s. 4d. per week, 6 families; 20s. 4d. to 22s. 8d., 10 families; 22s. 8d. to 32s., 14 families.) Accounts were kept for 5 weeks. Expenses are reduced to a weekly basis, and food values reduced to a uniform man-per-day scale. Mr. Booth was also one of the co-operators in the work of the Economic Club of London, which, in 1896, published the budgets of "Twenty-eight British Households," gathered 1891–1894. These families were scattered over England, and were induced to keep accounts for not less than 1 month, by the visitors who co-operated in the undertaking. The introduction, signed by Messrs. Booth, Aves and Higgs, says, with great truthfulness: "We cannot, in inquiries of this kind, expect to be able to give the truth, the whole truth, and nothing but the truth. All we can hope to arrive at is the truth, nearly all the truth, and very little but the truth." Possible objections are stated as follows:

1. Absence of any budget of important classes of the community.
2. Incompleteness of analysis and enumeration in many cases.
3. Small number of budgets given.
4. Modifications of accounts due to fact that they are to be inspected; *e. g.*, as to drinks and other indulgences. In answer to the fourth objection it is rejoined; first, that accounts are of respectable families, where such expenditures will be relatively small; second, that the accounts of respectable families are the most representative.

Before Rowntree's study of York was published, Professor W. O. Atwater had, in this country, conducted his investigation into dietary standards. Without going into detail in regard to this investigation it may be said that it consisted of two parts; first, the determination, by the use of his copper chamber for the measuring of wastes given off from the body, of the amount of food required to maintain the physical efficiency of the human body; second, the examination of the dietary of selected workingmen's families to find out whether it included the requisite amount of protein to build up muscular tissue and enough of fats and carbo-hydrates to serve as fuel to supply heat and energy.*

* Farmers' Bulletin No. 142, U. S. Dept. of Agriculture, gives in condensed popular form the results of Professor Atwater's inquiries.

Atwater's standard for the daily consumption of an adult man, at moderate muscular work, is 125 grammes of protein and 3500 calories of heat-energy,—roughly, what is contained in 1½ pounds of lean beef for the protein and in 2½ pounds of bread (10 cents' worth) for the heat-giving food. He worked out also a scale to which reference has already been made, for reducing the food demands of other members of a family, to aliquot parts of the consumption of the man at moderate muscular work.

In the examination of actual food consumed, the accounts of food expenditures of representative families for 10 days were secured by visitors, and were reduced by the use of the scale to their equivalents in the consumption of an adult man. Then the nutritive value of the articles purchased for the week was estimated by the use of the results of chemical analysis of bread, meat, etc., and the resulting number of grammes of protein and calories of energy, compared on a man-per-day basis with the normal requirements of the standard as previously ascertained. These budgets of food-consumption were gathered in New York in 1895 (21 families) and 1896 (36 families) and subsequently in nine other localities.

It was with these standards of dietary requirements in mind that Rowntree gathered his budgets in York in 1901. He gave note-books to housewives, and published returns for 18 working-class families, having discarded accounts received from 17 more. He also got returns from 6 families of the servant-keeping class. Of the 18 published budgets, 11 covered a period not exceeding 4 weeks (6 were for 3 weeks), 7 were kept for more than 4 weeks, and 3 for 13 weeks. The food-expenditures are compared on the basis of a reduction to a uniform man-per-day equivalent, according to Atwater's scale. The results are presented in striking diagrams, showing a standard for families with incomes under 26 shillings a week much below the requirements of a normal dietary.

An interesting collection of budgets was made by Dr. S. E. Forman in Washington, D. C., and published in United States Labor Bulletin No. 64, May, 1906. Nineteen families are here reported, and the detail of entries in their account-books is published, as well as summaries and averages. The accounts were kept for 3 weeks in August and September, 1905, and 2 weeks

in January, 1906. The families were very close to the line of dependence, and the returns are skillfully interpreted to show such particulars as, that in the week when the monthly rent was paid the food-expenditure fell. The increased cost of goods purchased in small amounts also appears, 1 family sending 3 times a day to purchase tea.

An application of Le Play's method on an extensive scale has been made by Mrs. Louise Boland More.* Two hundred families living in the Greenwich district in New York City were visited by Mrs. More and her co-workers, and persuaded to keep accounts. Frequent visits were made throughout a period of nearly 2 years, and the data regarding the family budget' gathered by careful and repeated questions, supplemented in 50 cases by accounts kept for periods varying from 1 week to 1 year.

In looking back over the various attempts to find out how the laborer spends his earnings, it is interesting to note the occasions that gave rise to the inquiries, and the uses that have been made of their conclusions. Financial exigencies of governments gave rise to the earliest attempts that we have noted. The purpose was to find whether an increase of taxes could be borne by the working population. Another occasion for these inquiries is the economic distress of the people, as seen in high prices for food, lack of employment, increasing demand for poor-relief, unrest and discontent —"les plaies sociales," as Visscher put it. This distress is sometimes acute, as in Eden's day, or at the time of the two Belgian investigations. It may be chronic, like that of London and York that gave rise to the studies of Booth and Rowntree. Scientific interest as well as humanitarian zeal attracted Engel and Le Play to the investigation of the subject, and the necessity of justifying their raison d'être has apparently led some of our state labor bureaus to enter the field.

The uses which have been made of the results of inquiries into the cost of living are manifold. Le Play sought to utilize his family monographs in his argument for the maintenance of the monogamic family and paternal authority. Engel connected his studies with generalizations regarding the economic welfare of the nation. Eden argued from his reports the need of changes

* "Wage-earner's Budgets." New York, 1907.

in the poor laws and other remedial legislation. Davies deduced from his data the need of establishing by law a minimum wage. Dietary experts use the figures of expenditure for food to show the need of education in domestic science, and protectionists compare standards of living in the United States and in Europe to justify the protective tariff. Arbitrators appeal to the figures of the family budget in deciding on the reasonableness of a given wage-scale, and charitable organizations want to know how much a dependent family needs in order to live according to a normal standard.

It seems plain from a consideration of the results of the various methods that have been applied, that both the intensive and the extensive methods are valuable, and that they should supplement each other. The intensive study of a single family can be applied to but a limited number of cases, and the assumption that a given case is typical may be mistaken. The extensive method can include a large number of cases, and eliminate, by the use of the average, the exceptional case, but it cannot give the intimate knowledge of detail that the type-study attains. With the extensive method to give breadth and perspective, and the intensive study to give color and definiteness to the outlines obtained by the extensive method, the study of the family budget can best be made to bring out the standard of living.

PART I

The Method of the Investigation

The Method of the Investigation

1. The Schedule.—The schedule was prepared, as has been stated, by a sub-committee. After an examination of the schedules used in other inquiries into family budgets, it seemed best to make one that should be detailed and comprehensive. A copy of the form used, and a general interpretation of the meaning of the items included, may be found in Appendix I. The schedule seemed, to some of those who undertook to work with it, needlessly detailed. But it was necessary to push the questions far enough to include a specification of what was had for the money expended, if much light was to be had on the very important question as to what the families enjoyed in return for the money expended for food, clothing, amusements, and other purposes. For this reason the dimensions of the rooms were called for, and the enumeration of the forms of recreation, and even an inventory of the furniture in each room. A further reason for elaboration of detail was the fact that in this way fewer expenditures would be likely to be omitted than if only a gross total were asked for. The only way in which a firm or a family can find out exactly what it spends for a given purpose is to add up all the separate items included under the main head. To specify as many as possible of these items in advance, therefore, must conduce to the likelihood of their being included in the returns as rendered. Inasmuch as the schedules were to be worked out by a number of different enumerators, it was all the more desirable to make the questions minute and definite enough to secure uniformity in the arrangement of the data gathered by the various reporters.

In the light of experience in the use of the schedule that was adopted, it may be said to have been well adapted to its purpose. Though it appeared somewhat complicated, it was a workable form. Its exhaustiveness was discouraging to volunteer reporters, whether from settlements or from labor unions. But those who persisted with it did secure a pretty full and definite

description of the manner of living of the families visited. "You've got our whole story," said one woman, after answering the questions. A few redundancies and ambiguities appeared as it was used, and a few omissions, such as that of macaroni from the food list. Though some of the visitors were inclined to think that considerable facility in the use of the simple processes of arithmetic was demanded, only a very elementary knowledge of bookkeeping was needed to fill out the forms.

The effort to secure information on the basis of a year's expenditure led to some difficulties, especially in the method of getting at the amount expended for food. Here the weekly expenditure for the various food-stuffs was put down in detail and the yearly expenditure was obtained by multiplying each weekly item by 52—or a less number in specified cases—and adding the sums together. Where a family keeps a careful account, this result can be checked up and verified. But where the weekly expenditure is only an estimate made by the housewife, a total obtained by this process can be only a rough approximation. On the other hand, many careful housewives allow regularly a definite sum per week for the table, and the smaller this sum, the more exactly is the spender likely to know of the detail of its apportionment, and the smaller are the variations likely to be from week to week.

2. The Enumerators.—Those who filled out the schedules may be grouped into three classes: social workers, without pay, trades-union members, and paid schedule-reporters. Until the appropriation was made from the Russell Sage Foundation, the schedules were entirely in the hands of visitors of the first class. Over 400 schedules were distributed among these volunteers, and 57 were returned, filled out by 43 different persons, including residents of settlements, visitors connected with churches and charitable organizations, and students in Columbia University and in the School of Philanthropy. These persons had the great advantage of possessing already the confidence of the families interviewed, so that it was easy to secure the information. They also were able to check up the statements made on the basis of a thorough knowledge of the conditions of living in their own neighborhoods. On the other hand, the time required to complete the inquiries of the schedule was more than many of these busy workers

could afford; and so, with the best of good-will on their part, the number of schedules that they sent in was comparatively small. These reports, however, as compared with those received from paid visitors, are fuller and richer in minor details that often give an illuminating glimpse of unsuspected family problems. On the other hand, the volunteers, as a whole, had greater difficulty with the mathematical pitfalls of the schedule than those who acquired facility in this respect by frequent repetition.

The co-operation of the trades unions was sought, and at the suggestion of Mr. Herman Robinson, of the American Federation of Labor, schedules were sent to the secretaries of some 300 unions in Greater New York, with the offer to pay for schedules returned at the same rate that was given to the visitors employed by the Committee. Much interest in the investigation was expressed by a number of the representatives of the unions, and 34 reports in all were received from them. Doubtless the complexity of the schedule discouraged many. The reports received were of convincing genuineness and full of instructive detail, although not always entirely satisfactory from the point of view of the accountant. Valuable comments and suggestions as to the work of the Committee were embodied in a letter accompanying one of these trades-union schedules, and the letter is reprinted at the end of this section.

The paid visitors were employed as soon as funds were available to hire them. Twenty-one different persons were employed for longer or shorter periods in visiting families and filling out schedules, to say nothing of 10 others who registered for service, but for various reasons gave it up without turning in any schedules. Altogether, 551 schedules were received from these paid reporters, 424 coming from the 9 persons who turned in more than 20 apiece. The first members of the paid staff were set to work June 11th, and the greater number of their reports were filled in during the months of July and August. The paid visitors were chiefly persons who either possessed a personal acquaintance with families suitable for the purposes of the inquiry, or who had had experience in similar social work. Of those who brought in 5 or more schedules, 5 were teachers, 5 had been connected with some form of organized charity, 3 were labor-union members, 1 was a

physician, 1 an ex-insurance-collector. Ten were women; 13 men. Two of the most successful were married women. Visitors who spoke Italian and Yiddish were sent to the Italian and Jewish families. All of these visitors grew more apt in the work with practice, and some of those who had their first taste of such work in this undertaking developed marked interest and skill. The visitors were paid, some of them $50 a month, the others at the rate of $1.50 for each schedule returned. A comparison of the results of the two methods of payment leads to the conclusion that the time-wage produced the best results. The best visitors did not average more than one schedule a day, by whichever method paid, but the desire to increase earnings tempted some of those on the piece-wage basis to try to double this rate, with the result that many of their reports had to be rejected. On the other hand, the piece-payment made it possible to secure the services of some especially competent persons, who could give only a part of their time to the work. The importance of the work of the visitors was recognized from the outset of the investigation, inasmuch as on their accuracy depended the whole value of the returns. It may be questioned whether a somewhat higher rate of remuneration would not have resulted in securing a larger number of reliable schedules, even though the total number handed in were not so great.

3. The Families Interviewed.—The families were selected on the basis of their willingness and ability to give the information that was sought. Dependent families were excluded, and the visitors tried to find families of normal composition and of moderate size, that is, having both parents living and from 2 to 4 children under 16 years of age. As to the amount of income, attention was concentrated on families having an income of from $500 to $1000 a year. An attempt was made to scatter the visitors over the various parts of the city, and among the most important nationalities represented, but beyond this the selection of particular families was left to chance. Visitors naturally began, where possible, with families with which they happened to be acquainted or to which they were introduced by friends, but in nearly half of the cases they canvassed the tenement buildings without introduction, until they found a family whose composition and income were within the prescribed limits, and

whose members were willing to give the information that was wanted. It is probable that the families most able and ready to give such information are those of at least average intelligence and thrift, so that the returns are likely to err, if at all, on the side of showing better management and a higher standard than that which prevails among the mass of families having corresponding incomes.

It is, of course, a question how far a few hundred families, selected thus at random, are representative of the million families of New York City, and it is not claimed that what is true of these families is true of all families similarly situated. On the other hand, certain physical necessities must in all families be provided, and must be paid for, in each locality, at a fairly uniform scale of prices. When, therefore, the smallness of the income limits expenditure mainly to these physical necessities, a comparatively small number of cases will be sufficient to indicate the main features in the apportionment of those expenditures which are dictated by circumstances, and also the amount of the variable margin where individual choice has play. On the other hand, the number is large enough, so that averages will eliminate many of the idiosyncrasies of individual divergence from type, although when classified into sub-groups, the numbers are often too small to make the average and percentage of any real significance.

The 391 families whose budgets are discussed in the text of this report have been grouped by nationality, location, income, and occupation, as may be seen in Tables 1–6 A.

4. The Process of Gathering the Data.—It was hoped, when the schedule was first circulated, that those who undertook to fill it out would be able to secure the keeping of cash accounts, for some weeks or months, by the families visited. The ideal method is, of course, to have an exact account kept for a full year, accompanied by an inventory of the family possessions at the beginning and the end of the period. This, however, was impossible in the present case, since a preliminary report of the results of the inquiry had to be laid before the State Conference within seven months of the printing of the schedule. It was found very difficult to get housewives to keep accounts for even one month. In a few cases this was done, however, and

these reports served as a guide in reviewing the estimates made without account-books. In the majority of cases, however, it was not practicable to secure account-books, and the visitor sat down with the housewife, and ran over the questions of the schedule with her, getting an estimate where exact figures were not available. Often the mother would be able to tell with a good degree of accuracy, the principal items of her budget of expenditures. Tactful questioning brought out matters that might have been overlooked, and in case of manifest inconsistencies or exaggerations, a roundabout approach resulted in a revision more nearly correct. All this required time, and the patience of mother and visitor was sometimes exhausted before the end was reached. Several visits were often necessary, although in a few cases the visitor was refused admittance a second time. On the whole, however, visitors were well received, and found it not difficult to present the purpose of the inquiry in such a way that the members of the families were willing to contribute their life-story in furtherance of the end in view.

Among the difficulties encountered was a tendency in some cases to exaggerate in statements of earnings and expenditures, partly from a pardonable pride in making as good a showing as possible, partly from the method of estimating food-expenditures on the basis of a week's outlay. In this case it is natural to reckon a rather more generous bill of fare than the family enjoys week in and week out, representing an ideal rather than the actual state of the table. The opposite tendency to underestimate appeared in a few cases, prompted apparently by a desire to make out as bad a case as possible. It was usually practicable for the visitor, forewarned, to guard against the over-statements by a mild species of cross-examination, but a large number of schedules had to be rejected because of this fault.

Other difficulties arose in the failure to understand the meaning of some of the questions, and in the unwillingness of many to answer certain intimate inquiries, such as the amount of savings, or of expenditures for drink away from home. One visitor relates the following experience regarding the item of expenditure for "drinks away from home": "When the item of 'liquors' (page 7

of the schedule) was touched upon, the wife, who was answering most of the questions, emphatically exclaimed, 'Nothing.' At this the father, sitting silently and letting the wife do the talking, turned his head outside of the window toward the street. However, when I touched again upon the items of beer and whisky, looking straight into the father's face, I emphasized the words 'drinks away from home.' Here the father could no longer restrain himself, and said, 'About 10 to 15 glasses of beer a day and a glass of whisky.' "

Indifference and suspicion were often encountered by the visitors. Many families refused to be interviewed. In some cases the woman answered the questions willingly, but when the visitor called a second time to complete the report, the woman stated that her husband had forbidden her to give the facts. On one occasion a visitor, while interviewing a family, was attacked by an angry landlord, who called in the police to arrest the visitor as a thief. The visitor was able to explain himself to the officer, but sought his next case in another street. The real nature of the landlord's apprehensions may be surmised from the fact that the scene occurred in one of the two or three most densely overcrowded tenement-blocks in the city, and that the visitor found that eleven persons were accustomed to sleep in the three rooms of the apartment. The occurrence of the so-called "wave of crime," widely exploited by the newspapers in July and August of 1907, increased the suspicion with which the visitors were met. One of them, inquiring his way of a child on the landing, was assailed with violent language by the child's mother, and only his quickness of wit saved him from a mob attack. These were exceptional instances, however, and in general the visitors met with a friendly reception.

It cannot be claimed that every family account is exact down to the last cent, or even the last dollar. But it is believed that the reports present an approximation to the facts sufficiently accurate to give a correct general impression of the way in which the income is apportioned in families like those under consideration.

5. The Probable Accuracy of the Returns.—It would be absurd to claim for these family reports the exactness of a bank

statement. But although only approximations, they were carefully prepared. They show abundant evidence of good faith, as a rule, on the part of visitors and the members of the families themselves, and the majority of them are fairly consistent, whether taken each by itself or compared one with another. Some sources of error have already been suggested. In addition to indifference and suspiciousness on the part of those interviewed, ignorance, misunderstanding of the meaning of questions asked, forgetfulness, and impatience gave rise to inaccuracies. Enumerators at the outset were inexperienced; they and those whom they questioned became weary before the end of the schedule was reached, and gave less attention to some of its later pages. No doubt the total income was often misstated through failure to make an exact allowance for days of unemployment. The calculation of the food-expenditures for the year on the basis of weekly expenditures opened the way, as has already been stated, to considerable divergences from the exact sum of the expenditures for the fifty-two weeks.

Some of the dangers could be foreseen and guarded against by the visitors. Some of these inaccuracies would counterbalance one another, and be eliminated by the process of averaging. Thus the tendency to exaggeration would be offset by the tendency to concealment. It would not be safe to suppose that all errors would disappear by any such magic process, however, especially when the total number of cases is so small as in the present instance.

The errors due to the causes mentioned probably entered very slightly into statements regarding the kinds of things used, but affected, to a greater degree, statements as to quantity and price of what was bought. A comparison of the estimates as to food-expenditure with the account-book returns from a few families comparable with the others, suggests the tentative estimate of 10 per cent. as the probable margin of error in the food-statements. The constantly recurring elements in the food-budget are so large a proportion of the whole, and the seasonal fluctuations of prices are in so far compensatory, that it does not seem unreasonable that an estimate, prepared as were those of the schedules, should come within 10 per cent. of the amount actually expended. This is the more probable if the schedule as a whole is made out

with due regard to keeping the proper balance between income and outgo. In the selection of the schedules for tabulation, none were admitted showing an excess of total expenditure over total income of more than 5 per cent., save in cases where a wider divergence was accounted for by circumstances explained in the body of the schedule. It is believed, therefore, that a tentative estimate of the cost of living may be deduced from the data procured, subject to correction in the light of further investigations based upon a larger number of families. The experience gained in the conduct of the present inquiry may, perhaps, do something toward making the next investigation more exact and comprehensive.

6. Cost of the Investigation.—The following statement shows the cost of the investigation, including the printing of the preliminary report:

Postage	$39.57
Printing and Stationery	451.03
Professional services of food expert	200.00
Services of secretary for three months	300.00
Services of visiting schedule-reporters	939.17
Clerical service; stenographers, tabulators, etc.	490.82
Miscellaneous	59.94
	$2480.53

To this amount should be added the expenditures for clerical assistance in the more detailed elaboration of the data for the final report, making the total cost as follows:

Expenditures enumerated above	$2480.53
Clerical service, etc., for final report	495.17
	$2975.70

The whole of this expense, as has already been stated, was borne by the Russell Sage Foundation. The secretary received remuneration only during the three months when his entire time was given to the investigation.

NOTE.—The following letter, referred to on a previous page, was received by the Committee on Standard of Living, with a schedule filled out by the writer:

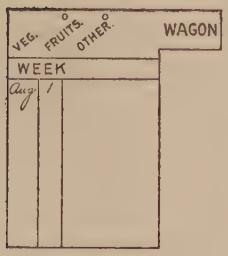
Gentlemen: I have spoken to quite a number of men in our trade about your family report. They are not as a rule interested enough to ask their wives how much it costs. Their usual answer is, "All I can earn." Put specific questions to them and they could not make a good guess. Now if the committee find this to be the rule I would suggest that something be gotten up where a woman will only have to mark down what she has laid out, such as I have sketched in the book, and that for a specified time. Women as a rule have so much to do in the house, particularly where there are five children that they can give no time to family reports. I am very much interested in this as I think it is something every man should know. Hand up $20 on Saturday night week after week and then come home and see your son 12 or 13 years old, after coming out of a sham battle, waist all gone, overalls about gone, undershirt about spent. Grab him, bring him before his mother and ask her, are those the only clothes he has. And at this time of the year particularly (it's vacation) your liable to be answered yes—then you begin to think of your 20 a week and ask where it goes and your liable to be sued for divorce. Good luck to the committee, keep it up, its what working men and women want and until they know it they are groping in the dark.

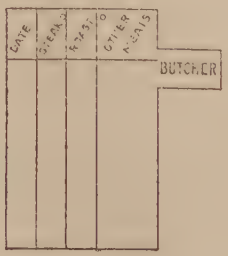
After giving your report all the consideration possible and diving into accounts that could be found around I concluded to do some figuring. The enclosed figures are conservative although they run in the grand total a few hundred dollars more than my income. But when it is understood that considerable overtime is made in our trade that will even accounts. I have endeavored to interest several men in your report but when I explained how essential it was to have facts and not guess work they refused to attempt to fill one. But I think if the committee will adopt some plan where the future accounts could be easily enumerated, working men who want to know how much it costs to live would be pleased to assist their wives in keeping those correctly. And in so doing would be educating themselves and their children along with acquiring a knowledge of one of the most essential things in a home, co-operation in economy and that with pleasure instead of friction and many times trouble for the lack of knowledge where all of one's money goes to.

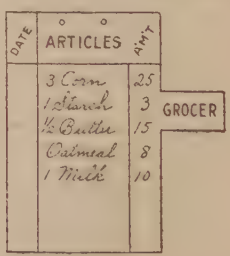
I believe that if the committee will have a report similar to this one sent to the men in the city that work for a living, arranged so that when his wife runs out to a wagon in the street and spends 25 or 50 cents that she will only have to go to the report and where it says wagon mark what she spent and so on with all expenditures. For example a number of pages strung together like this sketch or something equally as good. As to the past no one can or will attempt to fill out report accurate, it can not be done. and be correct, look to future not to the Past.

From one of them,

A. J. F.







PART II

Analysis of the Returns Received

I. Material Used and Method of Treatment

The number of schedules received from Greater New York was 642, as follows:

From volunteers	57
From trades unions	34
From paid agents	551
Total	642

Of these, 251 were rejected, as follows:

Incomplete	14
Palpably inaccurate	107
Of abnormal families	18
Of house-owning families	6
Of families having less than 4 or more than 6 members	106
Total	251

There remained, accordingly, reports from 391 families, each consisting of 4, 5, or 6 persons. The number of persons in the standard family being assumed as 5, families containing 1 more and 1 less than this number were included as being fairly comparable with families of 5 persons in mass groupings where excess and deficiency would tend to offset one another. In cases where this method appears to bias the results, attention will be called to the difficulty. The number of persons to a family is shown in Table 6 A.*

*That 5 persons per family is a sufficiently large allowance appears from the following tabulation of the size of the 319,000 families, comprising 1,402,897 persons, reported as living in tenements in New York in 1900, as given by the New York Tenement House Department. (Tenement House Department of the City of New York. First Report, 1902–1903, vol. ii, pp. 152–153.)

Families of	1	comprise	4.01	per	cent.	of	all families
"	2	"	16.67	"	"	"	"
"	3	"	18.65	"	"	"	"
"	4	"	18.06	"	"	"	"
"	5	"	15.10	"	"	"	"
"	6	"	11.26	"	"	"	"
"	7	"	7.42	"	"	"	"
"	8	"	4.51	"	"	"	"
"	9	"	2.40	"	"	"	"
"	10	"	1.14	"	"	"	"
"	over 10	"	0.78	"	"	"	"

As will be seen from the tables which follow, 318 of the 391 families report incomes between $600 and $1100. The 25 below $600 and the 48 above $1100 are included for the sake of indicating tendencies, but the main attention is given to the 318 families within the narrower range. Among the different boroughs, the families are distributed as follows:

Borough.	Incomes between $600 and $1100.	All Incomes.
Manhattan	243	291
Bronx	15	17
Brooklyn	52	64
Queens	8	9
	318	391

Diagram 1.—Distribution of the 391 families according to nationality.

The distribution by nationalities, determined according to the nationality of the father (his birthplace, save in case of colored persons), is as follows:

ANALYSIS OF THE RETURNS RECEIVED

Nationality.	Incomes between $600 and $1100.	All Incomes.
United States*	67	88
Teutonic nations†	39	46
Irish	24	26
Colored	28	29
Bohemian	14	14
Russian	57	78
Austro-Hungarian, etc.‡	32	39
Italian	57	69
Others		2
	318	391

* The nativity of the fathers of the natives of the United States is as follows:

	Incomes $600 to $1100.	All Incomes.
United States	24	34
Great Britain	4	5
German Empire	19	25
Ireland	18	22
Bohemia	1	1
Holland	1	1
	67	88

† Including the following, by nativity of father:

	Incomes $600 to $1100.	All Incomes.
Great Britain	8	10
German Empire	24	29
Holland	1	1
Norway and Sweden	5	5
Switzerland	1	1
	39	46

‡ Including the following:

	Incomes $600 to $1100.	All Incomes.
Austria	10	14
Hungary	15	16
Galicia	6	7
Roumania	1	2
	32	39

By incomes, the grouping of families may be summarized as follows:

$400	to	$599	25
600	to	699	72
700	to	799	79
800	to	899	73
900	to	999	63
1000	to	1099	31
1100	and	over	48
			391

The occupations represented are principally those of the less skilled employments, in which the wage is from $2.00 to $3.00

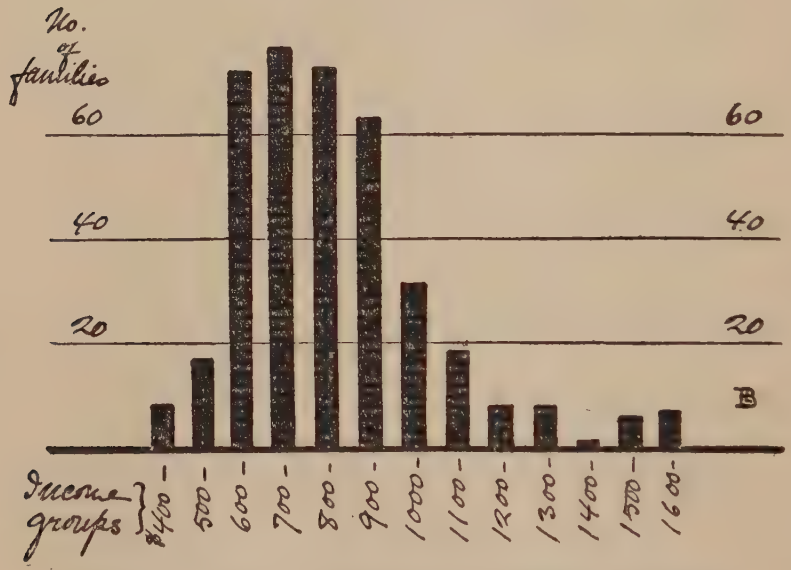


DIAGRAM 2.—Number of families in each income-group. (See Table 1.)

a day. The classification employed follows that of the Twelfth Census of the United States, and in every case the occupation specified is that of the father. Of the 391 men included in the tables, laborers (38), teamsters (30), and garment-workers (66),

make up one-third. The following table shows the apportionment among the main groups of the Census Bureau's classification:

Professional service	6
Domestic and personal service	96
Trade	47
Transportation	53
Manufactures and mechanical trades	189
	391

DIAGRAM 3.—Distribution of the 391 families according to the occupation of the head of the family.

In the tables which follow, the families are classified by occupation of the father and by income. In Tables 3 and 6 the classification is on the basis of the total income of the family; in Table 4, on the basis of the earnings of the father. It must not be supposed that the range of annual earnings in the lower paid occupations is as great as in the range of incomes of the families of the men thus employed, because it is especially these low incomes from fathers' earnings that need to be supplemented by rent from lodgers and the earnings of mother and children.

The distribution of the families in detail, according to locality, nationality, income, and occupation, may be found in the tables at the close of this section (Tables 1–6 A).

In the statistical treatment of the material discussed, the object has been, first, to bring out as fully as practicable the facts, considered collectively; and, in the second place, to compare the results in such a way as to find out, if possible, on what income a family may meet the demands of a normal standard. With these ends in view, general averages of the returns for all families have been for the most part avoided, and averages and percentages calculated with reference to each income-group and nationality separately. Where differences of locality were important in their influence upon expenditures, as in the matter of rent, the figures are presented for Manhattan apart from those for the other boroughs of New York. This method brings together the data that are most completely comparable. It is subject to the objection that the number of cases in any one group is so small that the main advantage of the average—the elimination of individual departures from type—is lost. To meet this difficulty, comparisons and averages have been regularly made by combining families of all nationalities in each income-group, and of families of all incomes within each nationality-group. This method ought to bring out at least the principal variations due primarily to difference of income and those due primarily to difference of nationality. For certain purposes it has seemed safe to combine adjacent income-groups; *i. e.*, to compare all cases in income-groups between $600 and $800 with all cases in income-groups between $900 and $1100. Also, for many purposes, the families of American, Teutonic and Irish parentage may advantageously be combined for the purpose of contrasting them with families of the stocks predominating in recent immigration—the Russian, Austro-Hungarian, and Italian.

When the average has been employed it has in every case been obtained by dividing the sum of the items by the number of cases. This amounts, in cases where combination is made of different groups (*e. g.*, of the 291 Manhattan cases and the 100 non-Manhattan cases), to adding together all the items in all groups and dividing the sum by the total number of cases (by 391 in the in-

stance cited). In other words, in all such cases the weighted average has been applied.

More useful than the average, sometimes, has been found the grouping of items into classes, and the enumeration of the number of cases falling in each class; *e. g.*, the number of families paying less than $10 monthly rent and the number paying over $15. This method has been applied to the study of wages in Professor Dewey's special report in the Twelfth Census. For the modest purpose of the present report it has not been thought necessary to calculate the cumulative percentage as Professor Dewey has done, but the ordinary percentage calculations have been made. Again, it should be remembered that all percentages diminish in significance as the number of cases grows small. For this reason, the number of cases should always be kept in mind, and therefore these numbers, wherever practicable, are printed in connection with the percentages.

TABLE 1.—ENUMERATION OF FAMILIES.—BY INCOME AND NATIONALITY.

Nationality.	$400 to $499	$500 to $599	$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1000 to $1099	$1100 to $1199	$1200 to $1299	$1300 to $1399	$1400 to $1499	$1500 to $1599	$1600 and over	Total
United States ...	2	2	11	19	13	16	8	6	2	5	..	3	1	88
Teutonic.....	..	..	4	7	9	11	8	2	3	1	..	1	..	46
Irish.....	..	..	4	7	7	5	1	..	..	..	..	1	1	26
Colored.....	..	1	11	6	8	2	1	..	..	..	..	..	..	29
Bohemian.....	..	..	4	3	3	4	..	..	..	..	..	..	..	14
Russian.....	3	6	16	14	12	9	6	5	2	..	1	..	4	78
Austrian, etc. ...	1	3	6	9	9	7	1	2	..	1	..	..	..	39
Italian.....	1	4	16	14	12	9	6	3	1	1	..	1	1	69
Others.....	1	1	..	..	..	..	..	..	..	..	..	..	..	2
Total.....	8	17	72	79	73	63	31	18	8	8	1	6	7	391

TABLE 2.—ENUMERATION OF FAMILIES.—BY BOROUGH, INCOME AND NATIONALITY OF FATHER.

Nationality of Father.	$400 to $499		$500 to $599		$600 to $699			$700 to $799			$800 to $899				$900 to $999				$1000 to $1099				$1100 to $1199			$1200 to $1299		$1300 to $1399			$1400 to $1499	$1500 to $1599		$1600 to $1699		$1700 to $1799	$2000 to $2099	$2100 to $2299	Total Number of Families.				
	Manhattan.	Brooklyn.	Manhattan.	Brooklyn.	Manhattan.	Bronx.	Brooklyn.	Manhattan.	Bronx.	Brooklyn.	Manhattan.	Bronx.	Brooklyn.	Queens.	Manhattan.	Bronx.	Brooklyn.	Queens.	Manhattan.	Bronx.	Brooklyn.	Queens.	Manhattan.	Bronx.	Brooklyn.	Manhattan.	Brooklyn.	Manhattan.	Brooklyn.	Queens.	Brooklyn.	Manhattan.	Brooklyn.	Manhattan.	Brooklyn.	Manhattan.	Manhattan.	Manhattan.	Manhattan.	Bronx.	Brooklyn.	Queens.	All Boroughs.
United States	2	..	2	..	6	2	3	14	1	4	8	1	4	..	11	..	2	3	5	1	2	..	3	1	2	2	..	3	1	1	..	3	..	1	..	..	..	..	60	6	18	4	88
Teutonic	..	..	..	..	2	..	2	7	..	..	8	1	..	..	4	2	3	2	6	..	1	1	2	..	..	3	..	1	..	..	..	..	1	..	..	..	..	..	33	3	7	3	46
Irish	..	..	..	..	3	..	1	5	..	2	5	1	1	..	3	..	1	1	1	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	1	..	..	..	..	18	1	6	1	26
Colored	..	..	1	..	11	..	..	6	..	..	8	..	..	..	2	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	29	..	..	..	29
Bohemian	..	..	..	..	4	..	..	3	..	..	3	..	..	..	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	14	..	..	..	14
Russian	..	3	3	3	7	2	7	8	..	6	8	..	4	..	6	..	3	..	5	..	1	..	1	..	4	1	1	..	..	..	1	..	1	..	1	1	1	43	2	33	..	78
Austrian, etc.	..	1	2	1	5	..	1	8	..	1	9	..	..	..	7	..	..	..	1	..	..	..	1	..	1	1	..	..	1	..	..	..	..	..	..	..	..	..	33	..	6	..	39
Italian	1	..	3	1	14	1	1	12	1	1	9	2	..	1	8	..	1	..	6	..	..	..	2	1	..	..	..	1	..	..	..	1	..	..	1	..	..	..	59	5	4	1	69
Other	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	..	..	2
Total	4	4	12	5	52	5	15	63	2	14	58	5	9	1	45	2	10	6	25	1	4	1	9	2	7	7	1	5	2	1	1	5	1	2	1	2	1	1	291	17	74	9	391

TABLE 3.—OCCUPATIONS.—BY TOTAL FAMILY INCOME.

Occupations.	$400 to $499	$500 to $599	$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1000 to $1099	$1100 to $1199	$1200 to $1299	$1300 to $1399	$1400 to $1499	$1500 to $1599	$1600 and Over	Total.
Professional service	..	..	2	..	..	..	..	1	..	1	..	1	1	6
Personal and domestic service:														
Bartenders, cooks, waiters, etc.	..	..	6	3	3	4	1	..	..	..	..	..	..	17
Janitors, porters, etc.	..	2	3	6	6	1	1	..	..	..	..	..	..	19
Longshoremen	..	..	2	3	4	..	1	..	..	..	..	..	..	10
Laborers	2	1	8	7	6	2	2	..	..	..	..	..	..	28
Public service employees	..	..	..	4	2	3	..	..	..	2	..	..	..	11
Others	..	..	3	1	1	2	1	1	1	..	..	..	1	11
Trade:														
Agents, clerks, salesmen	..	..	5	6	3	..	..	3	..	..	..	2	1	20
Merchants and dealers	1	2	6	7	3	2	2	2	1	..	..	..	1	27
Transportation:														
City railway employees	..	..	..	..	2	6	1	..	..	..	..	..	..	9
Teamsters, drivers, etc.	..	1	8	9	4	3	1	2	..	2	..	..	..	30
Others	..	..	1	4	2	3	..	1	..	1	..	2	..	14
Manufactures and Mechanical Trades:														
Building trades	..	2	5	2	9	9	5	1	..	2	1	..	1	37
Food and food products	..	..	1	4	2	2	3	1	..	..	..	..	..	13
Leather	..	4	1	..	1	..	3	..	..	..	..	..	..	9
Lumber	..	..	1	1	3	1	..	1	1	..	..	..	1	9
Metal	1	..	..	2	4	3	1	..	1	..	..	..	1	13
Printing	..	..	1	3	1	2	1	..	1	..	..	1	..	10
Textiles	2	4	13	13	11	12	6	3	3	..	..	..	..	67
Others	2	1	6	4	6	8	2	2	..	..	..	..	..	31
Total	8	17	72	79	73	63	31	18	8	8	1	6	7	391

TABLE 4.—OCCUPATIONS.—BY EARNINGS OF FATHER.

Occupations.	$100 to $199	$200 to $299	$300 to $399	$400 to $499	$500 to $599	$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1000 to $1099	$1100 to $1199	$1200 to $1299	$1300 to $1399	$1400 to $1499	$1500 to $1599	$1600 and Over	Total
Professional service	..	..	..	..	1	1	..	..	..	1	1	..	1	..	..	1	6
Personal and domestic service:																	
Bartenders, cooks, waiters, etc.	..	..	..	1	1	9	2	1	2	1	..	..	..	..	..	..	17
Janitors, porters, etc.	..	..	..	2	4	7	4	1	1	..	..	..	..	..	..	..	19
Longshoremen	..	..	..	..	..	5	5	..	..	..	..	..	..	..	..	..	10
Laborers	..	1	2	2	5	8	8	1	1	..	..	..	..	..	..	..	28
Public service	..	..	..	..	1	1	6	1	1	..	..	..	1	..	..	..	11
Others	..	..	..	..	2	3	1	1	2	1	..	..	1	..	..	..	11
Trade:																	
Agents, clerks, salesmen, etc.	..	..	..	..	1	5	7	2	1	..	2	..	..	..	2	..	20
Merchants and dealers	..	..	..	2	3	6	7	2	2	1	2	1	..	..	1	..	27
Transportation:																	
City railway employees	..	..	..	..	..	..	1	1	7	..	..	..	..	..	..	..	9
Teamsters, drivers, etc.	..	..	1	..	3	14	6	4	2	..	..	..	..	..	..	..	30
Others	..	..	..	..	2	3	5	1	2	1	..	..	..	..	..	..	14
Manufactures and Mechanical Trades:																	
Building trades	..	..	..	2	6	8	5	6	5	1	1	..	2	1	..	..	37
Food and food products	..	..	..	2	1	2	2	2	2	1	1	..	..	..	..	..	13
Leather	..	..	1	1	3	1	..	1	1	1	..	..	..	..	..	..	9
Lumber	1	..	..	..	3	..	1	2	2	..	..	..	..	..	..	..	9
Metal	..	..	..	1	1	2	2	2	3	1	..	1	..	..	..	..	13
Printing	..	..	..	..	..	2	3	2	1	1	..	..	..	..	1	..	10
Textiles	1	..	2	7	10	15	13	7	8	2	..	2	..	..	..	..	67
Others	..	..	..	4	6	7	7	1	4	1	1	..	..	..	..	..	31
Total	2	1	6	24	53	99	85	38	47	13	8	4	5	1	4	1	391

TABLE 5.—OCCUPATIONS.—BY NATIONALITY.

Occupations.	United States.	Teutonic.	Irish.	Colored.	Bohemian.	Russian.	Austro-Hungarian.	Italian.	Others.	Total.
Professional service:	1	..	..	..	..	2	..	3	..	6
Personal and domestic service:										
Bartenders, cooks, waiters, etc.	2	6	1	5	1	..	1	1	..	17
Janitors, porters, etc.	3	3	4	6	1	..	..	2	..	19
Longshoremen	1	1	3	4	..	..	..	1	..	10
Laborers	1	3	5	2	..	2	2	12	1[a]	28
Public service	4	1	1	4	..	..	..	1	..	11
Others	..	..	..	..	..	3	1	7	..	11
Trade:										
Agents, clerks, salesmen, etc.	10	4	3	..	..	1	1	1	..	20
Merchants and dealers	3	1	..	..	..	7	3	13	..	27
Transportation:										
City railway employees	4	2	3	..	..	..	..	..	..	9
Teamsters, drivers, etc.	13	6	..	2	1	3	1	4	..	30
Others	7	2	3	1	..	..	1	..	..	14
Manufactures and Mechanical Trades:										
Building trades	9	5	1	2	2	8	6	4	..	37
Food and food products	..	6	..	..	1	2	1	3	..	13
Leather	2	1	..	..	..	2	1	3	..	9
Lumber	2	1	..	..	1	1	2	2	..	9
Metal	6	2	1	..	..	..	3	1	..	13
Printing	6	1	..	..	..	..	..	3	..	10
Textiles	3	..	..	..	..	45	13	6	..	67
Others	11	1	1	3	7	2	3	2	1[b]	31
Total	88	46	26	29	14	78	39	69	2	391

a Syrian.

b Cuban.

TABLE 6.—OCCUPATIONS IN DETAIL.—BY TOTAL FAMILY INCOME.

Occupations.	$400 to $499	$500 to $599	$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1000 to $1099	$1100 to $1199	$1200 to $1299	$1300 to $1399	$1400 to $1499	$1500 to $1599	$1600 and over	Total.
Professional service:														
Clergyman	..	..	..	..	..	..	..	..	..	..	..	..	1	1
Dentist	..	..	..	..	..	..	..	..	..	..	..	1	..	1
Fashion artist	..	..	1	..	..	..	..	..	..	1	..	..	..	2
Journalist	..	..	1	..	..	..	..	..	..	..	..	..	..	1
Teacher	..	..	..	..	..	..	..	1	..	..	..	..	..	1
Personal and domestic service:														
Barber—Proprietor	..	..	..	..	..	..	..	..	..	..	..	..	1	1
" —Employee	..	..	3	1	..	..	1	1	1	..	..	..	..	7
Bartender	..	..	1	2	..	3	1	..	..	..	..	..	..	7
Bootblack	..	..	..	..	1	1	..	..	..	..	..	..	..	2
Cook	..	..	2	..	..	1	..	..	..	..	..	..	..	3
Elevatorman	..	..	..	1	1	..	1	..	..	..	..	..	..	3
Janitor	..	..	..	..	..	1	..	..	..	..	..	..	..	1
Office-cleaner	..	1	..	..	..	..	..	..	..	..	..	..	..	1
Watchman	..	..	..	3	..	..	..	..	..	..	..	..	..	3
Laundry worker	..	..	..	..	..	1	..	..	..	..	..	..	..	1
Porter	..	1	3	2	5	..	..	..	..	..	..	..	..	11
Waiter	..	..	3	1	3	..	..	..	..	..	..	..	..	7
Laborers:														
Casual	1	1	..	..	..	..	..	..	..	..	..	..	..	2
Coal heaver	..	..	2	1	..	..	1	..	..	..	..	..	..	4
Longshoreman	..	..	2	3	4	..	1	..	..	..	..	..	..	10
Laborer (unspecified)	1	..	6	6	6	2	1	..	..	..	..	..	..	22
Public service:														
Park employee	..	..	..	1	..	..	..	..	..	..	..	..	..	1
Policeman	..	..	..	..	..	1	..	..	..	1	..	..	..	2
P. O. employee	..	..	..	..	..	1	..	..	..	..	..	..	..	1
Street cleaner	..	..	..	3	1	1	..	..	..	..	..	..	..	5
Turnkey	..	..	..	..	..	..	..	..	..	1	..	..	..	1
Civil service	..	..	..	..	1	..	..	..	..	..	..	..	..	1

TABLE 6.—OCCUPATIONS IN DETAIL.—(*Continued.*)

OCCUPATIONS.	$400 TO $499	$500 TO $599	$600 TO $699	$700 TO $799	$800 TO $899	$900 TO $999	$1000 TO $1099	$1100 TO $1199	$1200 TO $1299	$1300 TO $1399	$1400 TO $1499	$1500 TO $1599	$1600 AND OVER	TOTAL.
Trade:														
Agent	..	..	..	1	1	..	..	..	..	..	..	..	..	2
Clerk	..	..	2	4	2	..	..	2	..	..	..	1	..	11
Peddler	1	..	2	1	..	1	1	1	..	..	..	..	..	7
Salesman	..	..	1	1	..	..	..	1	..	..	..	1	1	5
Merchants and dealers:														
Candy	..	..	..	1	..	..	..	..	..	..	..	..	..	1
Coal and wood	..	..	2	4	1	..	1	1	..	..	..	..	..	9
Groceries	..	..	..	..	..	1	..	..	..	..	..	..	..	1
Ice man	..	1	1	..	..	..	..	..	..	..	..	..	..	2
Newsdealer	..	..	1	..	..	..	..	..	..	..	..	..	..	1
Packer	..	..	2	..	..	..	..	..	..	..	..	..	..	2
Produce and provisions	..	..	..	1	1	..	..	..	1	..	..	..	..	3
Shoes	..	..	..	..	1	..	..	..	..	..	..	..	..	1
Storekeeper (unspecified)	..	1	..	..	..	..	..	..	..	..	..	..	1	2
Transportation:														
Boatman	..	..	..	1	..	..	..	..	..	1	..	..	..	2
Carriage and hack driver	..	..	..	..	1	..	..	..	..	..	..	..	..	1
Drayman, teamster, etc.	..	1	8	9	4	3	1	2	..	2	..	..	..	30
Hostler, stableman	..	..	1	2	1	2	..	1	..	..	..	..	..	7
R. R. Inspector	..	..	..	..	..	..	..	..	..	..	..	1	..	1
R. R. Laborer	..	..	..	1	..	1	..	..	..	..	..	..	..	2
Street R. R. Laborer	..	..	..	..	..	1	..	..	..	..	..	..	..	1
" " Conductor	..	..	..	..	2	1	..	..	..	..	..	..	..	3
" " Motorman	..	..	..	..	..	4	..	..	..	..	..	..	..	4
" " Inspector	..	..	..	..	..	..	1	..	..	..	..	..	..	1
Telegrapher	..	..	..	..	..	..	..	..	..	..	..	1	..	1
Manufactures and Mechanical Trades:														
Building Trades:														
Carpenter	..	1	1	1	3	2	1	..	..	1	..	..	..	10
Mason	..	1	..	1	2	1	1	..	..	..	..	..	..	6
Painter, varnisher	..	..	3	..	3	3	3	..	..	..	1	..	..	13
Plumber	..	..	..	..	1	1	..	1	..	1	..	..	1	5

TABLE 6.—OCCUPATIONS IN DETAIL.—(*Continued.*)

OCCUPATIONS.	$400 TO $499	$500 TO $599	$600 TO $699	$700 TO $799	$800 TO $899	$900 TO $999	$1000 TO $1099	$1100 TO $1199	$1200 TO $1299	$1300 TO $1399	$1400 TO $1499	$1500 TO $1599	$1600 AND OVER	TOTAL.
Roofer	..	..	..	..	..	1	..	..	..	..	..	..	..	1
Whitewasher	..	..	1	..	..	1	..	..	..	..	..	..	..	2
Food and food products:														
Baker	..	..	..	2	1	1	2	1	..	..	..	..	..	7
Butcher	..	..	..	1	1	1	..	..	..	..	..	..	..	3
Confectioner	..	..	1	1	..	..	1	..	..	..	..	..	..	3
Leather:														
Boot and shoe maker	..	3	1	..	1	..	2	..	..	..	..	..	..	7
Currier and tanner	..	1	..	..	..	..	1	..	..	..	..	..	..	2
Lumber, wood, etc.:														
Basket maker	..	..	..	..	1	..	..	..	..	..	..	..	..	1
Cabinet maker	..	..	..	..	1	1	..	1	..	..	..	..	..	3
Piano varnisher	..	..	1	..	..	..	..	..	1	..	..	..	..	2
Picture framer	..	..	..	..	..	..	..	..	..	..	..	..	1	1
Upholsterer	..	..	..	1	1	..	..	..	..	..	..	..	..	2
Metal:														
Iron and steel:														
Blacksmith	..	..	..	..	..	1	1	..	..	..	..	..	..	2
Iron worker	..	..	..	..	1	..	..	..	..	..	..	..	..	1
Machinist	..	..	..	1	..	..	..	..	..	..	..	..	..	1
Pattern maker	..	..	..	..	..	..	..	..	1	..	..	..	..	1
Sawsmith	..	..	..	..	..	..	..	..	..	..	..	..	1	1
Auto repairer	..	..	..	..	1	..	..	..	..	..	..	..	..	1
Badge maker	..	..	..	..	..	1	..	..	..	..	..	..	..	1
Brass worker	..	..	..	1	..	..	..	..	..	..	..	..	..	1
Gold and silver worker	..	..	..	..	1	..	..	..	..	..	..	..	..	1
Lead worker	..	..	..	..	..	1	..	..	..	..	..	..	..	1
Tinplate maker	1	..	..	..	1	..	..	..	..	..	..	..	..	2
Printing, etc.:														
Bookbinder	..	..	1	..	..	1	..	..	..	..	..	..	..	2
Electrotyper	..	..	..	..	..	..	..	..	1	..	..	..	..	1
Lithographer	..	..	..	..	..	..	1	..	..	..	..	1	..	2
Pressman	..	..	..	1	..	1	..	..	..	..	..	..	..	2
Printer	..	..	..	2	1	..	..	..	..	..	..	..	..	3

TABLE 6.—OCCUPATIONS IN DETAIL.—(*Continued.*)

OCCUPATIONS.	$400 TO $499	$500 TO $599	$600 TO $699	$700 TO $799	$800 TO $899	$900 TO $999	$1000 TO $1099	$1100 TO $1199	$1200 TO $1299	$1300 TO $1399	$1400 TO $1499	$1500 TO $1599	$1600 AND OVER	TOTAL.
Manufactures and Mechanical Trades:														
Textiles:														
Buttonhole maker	1	--	1	--	1	--	--	--	--	--	--	--	--	3
Cloak maker	--	--	1	1	1	--	--	--	--	--	--	--	--	3
Clothing carrier	--	--	--	--	--	1	--	--	--	--	--	--	--	1
Cutter	--	--	--	1	--	--	1	1	1	--	--	--	--	4
Clothing sorter	--	--	--	1	--	1	--	--	--	--	--	--	--	2
Dyer	--	1	--	--	--	--	--	--	--	--	--	--	--	1
Garment worker (unspecified)	--	1	4	4	3	3	--	2	1	--	--	--	--	18
Hat and cap maker	--	1	1	--	--	--	--	--	--	--	--	--	--	2
Lining cutter	--	--	1	--	--	--	--	--	--	--	--	--	--	1
Pants maker	--	--	--	--	--	--	--	--	1	--	--	--	--	1
Presser	--	1	1	1	--	1	1	--	--	--	--	--	--	5
Tailor	1	--	4	5	6	6	4	--	--	--	--	--	--	26
Miscellaneous:														
Bottle labeller	1	--	--	--	--	--	--	--	--	--	--	--	--	1
" washer	--	--	1	--	--	--	--	--	--	--	--	--	--	1
Brewer	--	--	1	--	--	--	--	--	--	--	--	--	--	1
Brick maker	--	--	--	--	1	--	--	--	--	--	--	--	--	1
Button maker	--	--	--	--	--	2	--	--	--	--	--	--	--	2
Carpet layer	--	--	--	--	--	--	--	1	--	--	--	--	--	1
Cigar maker	1	--	--	--	3	1	--	--	--	--	--	--	--	5
Cigarette maker	--	1	--	--	1	--	--	--	--	--	--	--	--	2
Electrical worker	--	--	--	1	--	--	--	--	--	--	--	--	--	1
Engineer	--	--	--	2	--	2	1	--	--	--	--	--	--	5
Factory hand (unspecified)	--	--	3	--	--	1	--	1	--	--	--	--	--	5
Fireman	--	--	1	--	--	1	1	--	--	--	--	--	--	3
Pipe layer	--	--	--	--	--	1	--	--	--	--	--	--	--	1
Photographer	--	--	--	1	--	--	--	--	--	--	--	--	--	1
Rag picker	--	--	--	--	1	--	--	--	--	--	--	--	--	1
Total	8	17	72	79	73	63	31	18	8	8	1	6	7	391

TABLE 6A.—NUMBER OF PERSONS PER FAMILY.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699				$700 to $799				$800 to $899			
	Average Number of Persons per Family.	Number of Families with:			Average Number of Persons per Family.	Number of Families with:			Average Number of Persons per Family.	Number of Families with:		
		Four Persons.	Five Persons.	Six Persons.		Four Persons.	Five Persons.	Six Persons.		Four Persons.	Five Persons.	Six Persons.
United States..	5.0	3	6	2	5.3	1	13	5	5.0	4	5	4
Teutonic.....	4.5	1	3	..	5.0	3	1	3	5.1	3	2	4
Irish.....	6.0	..	..	4	5.3	..	5	2	4.9	2	4	1
Colored.....	5.4	..	7	4	5.5	..	3	3	5.2	1	4	3
Bohemian.....	4.5	1	3	..	6.0	..	..	3	5.7	..	1	2
Russian.....	5.1	3	8	5	5.1	3	5	6	5.4	2	2	8
Austrian, etc...	4.3	3	2	1	4.8	3	4	2	5.0	3	4	2
Italian.....	4.6	11	3	2	4.6	7	6	1	4.5	8	2	2
Total.....	4.9	22	32	18	5.1	17	37	25	5.0	23	24	26

Nationality.	$900 to $999				$1000 to $1099				Total.			
	Average Number of Persons per Family.	Number of Families with:			Average Number of Persons per Family.	Number of Families with:			Average Number of Persons per Family.	Number of Families with:		
		Four Persons.	Five Persons.	Six Persons.		Four Persons.	Five Persons.	Six Persons.		Four Persons.	Five Persons.	Six Persons.
United States..	5.2	2	8	6	5.4	1	3	4	5.2	11	35	21
Teutonic.....	5.1	3	5	3	5.0	1	5	2	5.0	11	16	12
Irish.....	5.4	..	3	2	5.0	..	1	..	5.3	2	13	9
Colored.....	5.5	..	1	1	5.0	..	1	..	5.4	1	16	11
Bohemian.....	5.2	..	3	1	..	..	..	..	5.3	1	7	6
Russian.....	5.0	3	3	3	4.8	2	3	1	5.1	13	21	23
Austrian, etc...	4.9	2	4	1	6.0	..	..	1	4.8	11	14	7
Italian.....	5.1	1	6	2	4.5	3	3	..	4.6	30	20	7
Total.....	5.1	11	33	19	5.0	7	16	8	5.0	80	142	96

$ 400 to 599; av., 5.2 persons per f'ly; 5 families w'h 4 persons; 11 w'h 5; 9 w'h 6
$1100 and over; " 5.0 " " " 16 " " " 18 " 14 "

II. Sources of Income

An examination of the sources of income of the families included in this report shows that, while the earnings of the father are the main dependence, the importance of additions from the earnings of others, and from lodgers, increases with the higher incomes.

Tables 7 to 14 (pages 61–67) show the sources of income for the families included in the tabulations of the report. Two methods of analyzing the sources of income are followed in the tables. The first series proceeds on the basis of the average amount in dollars and cents received from each source, and the percentage of the average total income for each group of families, by income and nationality, which the average from each source represents. The other method proceeds by counting in each group the number of families that receive income from each source, and calculating the corresponding percentage of the total number of families in each group.

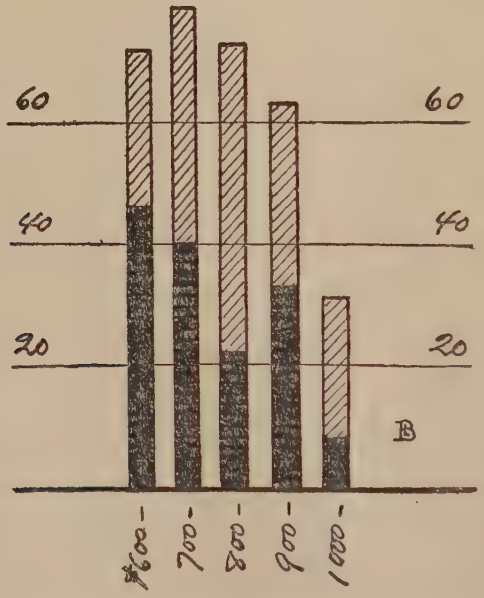


DIAGRAM 4.—Total number of families, and number supported entirely by the father, in the principal income-groups.

The most significant item is the earnings of the father. These constitute 97 per cent. of the whole income for the families with incomes of between $400 and $500, 94 per cent. for families in the next two groups ($500 to $599 and $600 to $699), 89 per cent. for families with a total income of from $700 to $800; 84 per cent. for families in the $800 group, 85 per cent. for the $900 families, 82 per cent. for the $1000 group. If we count the families supported wholly by the father's earnings in each income-group the same decrease in the higher income-groups appears, while the fact is also brought out that in a large number of families the additions to the income from sources outside the main wages form a small proportion of the whole. The number and percentage of families supported entirely by the father in the successive income-groups are as follows:

Income.	Total Number of Families.	Families Supported Entirely by Father: Number.	Per cent.
$600 to $699	72	46	63.9
700 to 799	79	40	50.6
800 to 899	73	22	30.1
900 to 999	63	33	54.0
1000 to 1099	31	8	25.8
	318	149	46.8

That is to say, less than half of these 318 families are able or willing to get along with what the father's wages bring in. The table of averages shows that it must be, for the most part, a small amount that is added in the lower income-grades. The fact that the proportion of families not supported by father alone, and the average amount of the additions from other sources both increase in the higher income-groups, shows that, for the particular families that our visitors have reached, an income of above $700 or $800 is obtainable as a rule only by taking lodgers or by putting mother and children to work. It will be noticed from Table 9, that the average earnings of the father do not reach $900 in any of the income-groups until a total income of $1100 to $1200 is reached.

A glance at the tables of occupations (Tables 3–6) explains why

the father's earnings are so inadequate. The occupations predominating (*e. g.*, laborers, garment-workers, teamsters) are those in which it is seldom possible for the father to earn more than from $600 to $800 a year. If his family is to enjoy comforts beyond what this sum will provide, someone else must earn, or a lodger or two be taken in, to help out in the rent. It will be

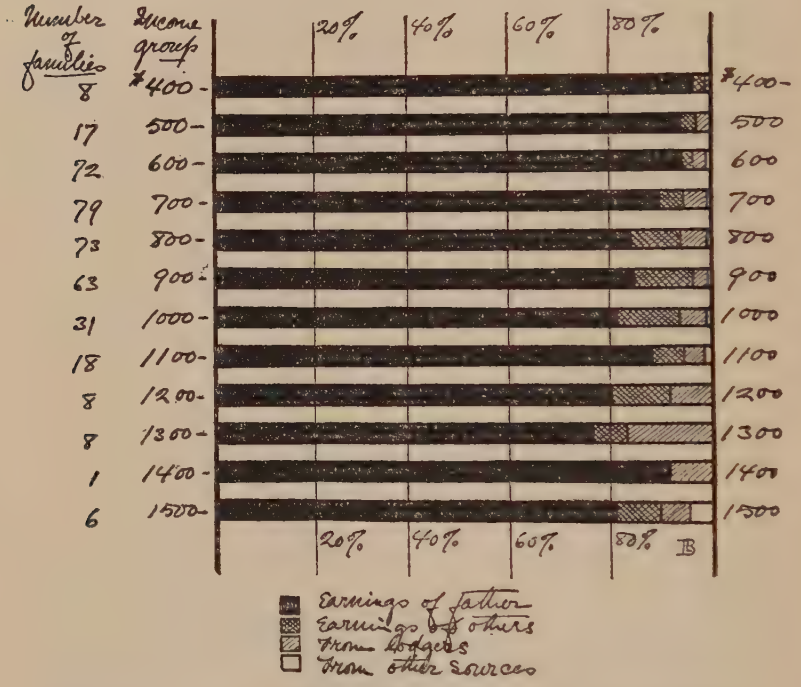


DIAGRAM 5.—Percentage of income from each source in each income-group.

found, further, as comparisons are made at specific points, that the families with composite income do not live as well, on the same amount, as do the families supported entirely by the father.

The principal resources for additions to what the father earns are the earnings of wife and children, and the income from lodgers. In Table 11 will be found the data regarding the number of families dependent on these means of support, and in Tables 7, 8, and 9

the average amount and per cent. of average total income yielded by these sources. In 86 of the 318 families with incomes between $600 and $1100, or 27 per cent., there are wage-earners besides the father; 93 families, or 29 per cent., have lodgers. By incomes, the proportion of other wage-earners is least in the $600 income-group (12.5 per cent.), and greatest in the $800 group (41 per cent.). It is notably high, however, in the $900 and $1000 groups, the percentage for these groups combined being 34, as compared with 16 per cent. for the combined $600 and $700 groups. The average earnings of these other members of the family increase likewise, with increase of income, being $14.62, or 2.3 per cent., for the $600 families; $81.93, or 9.7 per cent., for the $800 group, and $121.36, or 11.6 per cent., for the $1000 group.

Who these other wage-earners are may be seen in Tables 13 and 14. In the 318 families with incomes between $600 and $1100 there are reported 103 wage-earners, besides the father, belonging to 86 different families. Sixteen families have 2 supplementary wage-earners; 1 family (Bohemian) reports 3. Of these 103 persons, 58 are the mothers. Twenty-seven of these women receive pay for janitor service, in many cases in the tenement buildings in which they live. In the majority of cases where the woman is janitress of a tenement building she is given in payment the use of an apartment rent free. In 31 cases the woman earns money in some other way. The cases where the mother is a wage-earner occur most frequently in the $800 income-group, where 24 of the 58 cases occur. No more than 12 are found in any other income-group.

Forty-five children are reported at work for wages, 20 boys and 25 girls. The children are reported more frequently in the higher income-groups than in the lower, as will be seen from the following table:

Income.	Total Number of Families.	Number with Children Earning Wages
$600 to $699	72	3
700 to 799	79	7
800 to 899	73	9
900 to 999	63	15
1000 to 1099	31	11
1100 and over	48	16

These figures, taken in connection with the occupations most largely represented, would corroborate the impression that, where the father's earnings are low, say under $800, the children have to go to work as soon as the law allows,—sometimes earlier,—if the standard of living is not to be lowered in the effort to make the same income meet the wants of children who, as they grow, must have continually more to eat and to wear.

The different nationalities show some differences in regard to the supplementary wage-earners. Among the Bohemians the largest proportion of mothers at work is reported; viz., in 7 out of 14 families. The Russians report only 4 women as wage-earners out of 57 families, and these are all janitresses. The women are reported as wage-earners in 1 family out of 7 among the Americans, in 1 out of 6 among the Irish, in 1 out of 4 among the Teutonic families, in 1 out of 5 families among the Austrians, and in 1 out of 8 among the Italians.

Families with more than one supplementary wage-earner are more frequent among the families in our second nationality-group, 12 out of the 16 cases being found among the Bohemians, Russians, Austrians and Italians. In regard to children at work there is no apparent difference among the different nationalities, the number reported at work bearing, practically, the same ratio to the total number of families in the case of each nationality.

The families dependent on lodgers for part of their support are more evenly distributed among the income-groups than are the families with supplementary wage-earners. Twenty-four per cent. of the $600 families report lodgers, and 39 per cent. of the $1000 families, but the fluctuations in the returns for the intermediate groups do not show any regular increase. The number reporting lodgers in the $600 and $700 groups combined is 28.5 per cent. of the whole; in the $900 and $1000 groups it is 26.6 per cent. of the whole. The amount contributed by lodgers averages $18.26 for the $600 families (2.8 per cent. of the whole income), and $60.94 (5.8 per cent.) for the $1000 families. The small average for the lower income-group is due in part to the small number of families reporting income from lodgers. The average amount received by each of the 17 families in this group that report lodgers is $77.33, or 12 per cent. of the average

total income of the families in this group. The average per family taking lodgers among the $1000 families is $157.43, or 15 per cent. of the average total income of this group. The relation between lodgers and over-crowding is discussed in another connection.

An examination of Table 10 shows that, so far as our families are concerned, those resident in Brooklyn depend less upon lodgers for supplementary income than those in Manhattan. All of the families in the Bronx that report lodgers are in two income-groups ($800 to $899 and $1100 to $1199), and in these cases the lodgers pay as large a share of the total income as in Manhattan. The number of families in the Bronx is altogether too small, however, to warrant any general conclusions, and the same observation holds in less degree regarding the 52 Brooklyn families, as compared with the 243 in Manhattan.

A comparison of the different nationalities with reference to the sources of income shows that the greatest dependence on other resources than the father's wages is found among the Bohemians, Austrians and Russians. If to these there be added the Italians, making 160 families, we find that only 60 families, or 37.5 per cent., report no additional sources of income. Among the 158 families of the other four nationalities (Americans, Teutonic peoples, Irish, colored), 89, or 56.3 per cent., are supported by the father alone. The Italians, however, with 51 per cent. of families supported entirely by the father, rank above the colored, with 43 per cent.

As to the secondary sources of income, dependence on the earnings of others than the father is found to be more general among all nationalities than is reliance upon lodgers. The proportion with women or children at work varies from 16 per cent. among the Russians to 64 per cent. among the Bohemians. Dividing the families into two groups as before, according to nationality, 45, or 28.5 per cent., of the families in the first group have other wage-earners than the father, as compared with 41, or 25.6 per cent., of the families in the second group. As regards lodgers, however, only 26 families, or 16.5 per cent., of the first group report income from this source, while 67 families, or 41.9 per cent. of the second group, report taking lodgers.

The "income from other sources" than those already discussed, for which space is assigned in the tables, includes gifts of money, loans and other occasional windfalls. This is so inconsiderable a factor, however, amounting to from 0.5 to 0.9 per cent. in the averages of the income-groups, that further discussion of it seems not to be necessary.

In regard to the whole subject of the proportion between families with and without income from supplementary sources, a concluding word may be in place. It is not claimed that three-fifths of all the families in New York that spend from $800 to $1100 a year are obliged to eke out the earnings of the father by taking lodgers or sending mother and children out to work. The fact here shown is only that three-fifths of the 167 families selected at random within the range of incomes mentioned did thus fall back on supplementary sources of income. But this fact, taken in connection with the reports of what that income was spent for, raises the question whether an income of less than $800 is sufficient to maintain a family of five up to the time when the children are really old enough to be set to work.

TABLE 7.—SOURCES OF INCOME. AVERAGES.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699					$700 to $799					$800 to $899				
	Number of Families.	Earnings of Father.	Earnings of Others.	From Lodgers.	From Other Sources.	Number of Families.	Earnings of Father.	Earnings of Others.	From Lodgers.	From Other Sources.	Number of Families.	Earnings of Father.	Earnings of Others.	From Lodgers.	From Other Sources.
United States	11	650.92	6.82	..	..	19	701.27	10.93	34.48	6.05	13	705.43	49.69	25.55	6.15
Teutonic	4	606.50	47.75	..	..	7	615.86	89.85	66.86	..	9	815.11	34.67	1.56	3.55
Irish	4	650.00	..	..	..	7	705.71	19.72	..	7.04	7	762.57	31.89	37.15	11.43
Colored	11	614.73	14.18	5.91	..	6	672.99	73.50	21.67	..	8	649.65	147.25	35.75	..
Bohemian	4	569.00	39.00	45.50	..	3	654.33	58.33	34.67	..	3	511.33	334.67	..	..
Russian	16	597.53	10.66	23.75	15.62	14	672.86	26.57	37.99	..	12	678.17	61.58	100.33	..
Austrian, etc.	6	577.22	..	79.93	..	9	603.56	51.33	93.22	..	9	626.00	106.56	91.33	19.55
Italian	16	604.00	19.00	19.75	10.94	14	680.86	29.71	23.14	10.00	12	731.00	76.67	40.00	..
Total	72	611.39	14.62	18.26	5.90	79	670.38	35.96	38.63	3.86	73	712.74	81.93	46.55	5.04

Nationality.	$900 to $999					$1000 to $1099				
	Number of Families.	Earnings of Father.	Earnings of Others.	From Lodgers.	From Other Sources.	Number of Families.	Earnings of Father.	Earnings of Others.	From Lodgers.	From Other Sources.
United States	16	846.87	76.25	19.50	1.94	8	958.25	26.00	52.00	16.87
Teutonic	11	828.56	111.28	..	..	8	875.87	94.75	55.90	14.38
Irish	5	930.00	..	..	..	1	624.00	416.00	..	..
Colored	2	741.06	138.00	32.50	..	1	624.00	260.00	182.00	..
Bohemian	4	551.75	436.37	..	..	..	..	..	..	..
Russian	9	772.53	52.50	111.00	..	6	829.17	80.00	134.66	..
Austrian, etc.	7	669.57	214.00	28.00	37.14	1	498.00	584.00	..	..
Italian	9	867.55	34.67	31.78	..	6	838.92	176.00	6.00	8.33
Total	63	881.00	107.11	29.49	4.62	31	852.50	121.36	60.94	9.68

TABLE 8.—SOURCES OF INCOME. PERCENTAGES.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699					$700 to $799					$800 to $899				
	Number of Families.	Earnings of Father Only.	Earnings of Others.	From Lodgers.	From Other Sources.	Number of Families.	Earnings of Father.	Earnings of Others.	From Lodgers.	From Other Sources.	Number of Families.	Earnings of Father.	Earnings of Others.	From Lodgers.	From Other Sources.
United States	11	91.1	8.9	..	..	19	93.1	1.5	4.6	0.8	13	90.5	5.8	3.0	0.7
Teutonic	4	92.7	7.3	..	..	7	79.7	11.7	8.6	..	9	95.3	4.1	0.2	0.4
Irish	4	100.0	..	..	..	7	95.3	2.7	..	1.0	7	90.5	3.8	4.4	1.3
Colored	11	96.9	2.2	0.9	..	6	87.6	9.6	2.8	..	8	78.0	17.7	4.3	..
Bohemian	4	87.0	6.0	7.0	..	3	87.6	7.8	4.6	..	3	60.4	39.6	..	..
Russian	16	92.3	1.6	3.7	2.7	14	91.3	3.6	5.1	..	12	80.7	7.3	12.0	..
Austrian, etc.	6	87.8	..	12.2	..	9	80.7	6.9	12.4	..	9	74.2	12.7	10.8	2.3
Italian	16	92.4	2.9	3.0	1.7	14	91.6	4.0	3.1	1.3	12	86.2	9.1	4.7	..
Total	72	94.0	2.3	2.8	0.9	79	89.5	4.8	5.2	0.5	73	84.2	9.7	5.5	0.6

Nationality.	$900 to $999					$1000 to $1099				
	Number of Families.	Earnings of Father.	Earnings of Others.	From Lodgers.	From Other Sources.	Number of Families.	Earnings of Father.	Earnings of Others.	From Lodgers.	From Other Sources.
United States	16	89.6	8.1	2.1	0.2	8	91.0	2.5	4.9	1.6
Teutonic	11	88.2	11.8	..	..	8	84.1	9.1	5.4	1.4
Irish	5	100.0	..	..	..	1	60.0	40.0	..	..
Colored	2	81.3	15.1	3.6	..	1	58.5	24.4	17.1	..
Bohemian	4	55.8	44.2	..	..	..	..	..	..	..
Russian	9	82.5	5.6	11.9	..	6	79.4	7.7	12.9	..
Austrian, etc.	7	70.5	22.6	3.0	3.9	1	46.0	54.0	..	..
Italian	9	92.9	3.7	3.4	..	6	81.5	17.1	0.6	0.8
Total	63	85.0	11.4	3.1	0.5	31	81.7	11.6	5.8	0.9

TABLE 9.—SOURCES OF INCOME. AVERAGES AND PERCENTAGES. —BY INCOME.

Income.	No. of Families.	Total Income.	Earnings of Father.		Earnings of Others.		From Lodgers.		From Other Sources.	
			Amount.	Per Cent.	Amount.	Per Cent.	Amount.	Per Cent.	Amount.	Per Cent.
$400– 499.....	8	$452.38	$437.91	96.8	$9.97	2.2	$4.50	1.0	..	..
$500– 599.....	17	544.11	509.41	93.6	17.47	3.2	17.23	3.2	..	..
$600– 699.....	72	650.17	611.39	94.0	14.62	2.3	18.26	2.8	$5.90	0.9
$700– 799.....	79	748.33	670.38	89.5	35.96	4.8	38.63	5.2	3.86	0.5
$800– 899.....	73	846.26	712.74	84.2	81.93	9.7	46.55	5.5	5.04	0.6
$900– 999.....	63	942.03	881.00	85.0	107.11	11.4	29.49	3.1	4.62	0.5
$1000–1099.....	31	1044.48	852.50	81.7	121.36	11.6	60.94	5.8	9.68	0.9
$1100–1199.....	18	1137.42	1003.95	88.3	69.69	6.1	48.50	4.3	15.28	1.3
$1200–1299.....	8	1256.25	1012.75	80.6	139.50	11.1	104.00	8.3	..	..
$1300–1399.....	8	1344.12	1028.25	76.5	93.12	7.0	222.75	16.5	..	..
$1400–1499.....	1	1425.00	1300.00	91.2	8.80	..	125.00	..	..	..
$1500–1599.....	6	1518.47	1236.67	81.4	120.00	7.9	93.47	6.2	68.33	4.5

TABLE 10.—SOURCES OF INCOME. PERCENTAGES.—BY BOROUGH AND INCOME.

Income.	Earnings of Father, Per Cent.			Earnings of Others, Per Cent.			From Lodgers, Per Cent.			From Other Sources, Per Cent.		
	Manhattan.	Bronx.	Brooklyn.	Manhattan.	Bronx.	Brooklyn.	Manhattan.	Bronx.	Brooklyn.	Manhattan.	Bronx.	Brooklyn.
$400– 499..	93.8	..	100.0	4.3	..	..	1.9	..	..	..	..	..
$500– 599..	91.8	..	98.1	3.8	..	1.9	4.4	..	..	..	..	..
$600– 699..	92.2	97.7	99.5	2.9	2.3	..	3.7	..	0.5	1.2	..	..
$700– 799..	87.9	100.0	95.6	5.8	..	1.0	5.8	..	2.9	0.5	..	0.5
$800– 899..	82.1	90.1	96.3	11.1	4.9	1.3	6.1	5.0	2.4	0.7	..	..
$900– 999..	81.0	100.0	91.2	14.4	..	6.7	3.9	..	2.1	0.7	..	..
$1000–1099..	80.8	100.0	79.1	12.8	..	8.3	5.3	..	12.6	1.1	..	..
$1100–1199..	82.7	82.2	97.5	8.7	8.9	1.9	6.0	8.9	0.6	2.6	..	..
$1200–1299..	84.0	..	57.1	8.3	..	30.6	7.7	..	12.3	..	..	..
$1300–1399..	69.3	..	82.4	11.1	..	..	19.6	..	17.6	..	..	..
$1500–1599..	77.7	..	100.0	9.5	..	..	7.4	..	..	5.4	..	..

TABLE 11.—SOURCES OF INCOME. NUMBER OF FAMILIES REPORTING INCOME FROM GIVEN SOURCES.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699.				$700 to $799.				$800 to $899.			
	Number of Families.	Earnings of Father Only.	Earnings of Others.	From Lodgers.	Number of Families.	Earnings of Father Only.	Earnings of Others.	From Lodgers.	Number of Families.	Earnings of Father Only.	Earnings of Others.	From Lodgers.
United States	11	10	1	--	19	11	2	5	13	7	4	3
Teutonic	4	2	2	--	7	2	3	3	9	5	2	1
Irish	4	4	--	--	7	5	1	--	7	3	3	1
Colored	11	9	1	1	6	3	3	1	8	--	6	3
Bohemian	4	1	1	2	3	2	1	1	3	--	3	--
Russian	16	11	1	5	14	6	1	8	12	2	4	8
Austrian, etc.	6	1	--	5	9	2	3	5	9	1	3	5
Italian	16	8	3	4	14	9	1	3	12	4	5	4
Total	72	46	9	17	79	40	15	26	73	22	30	25

Nationality.	$900 to $999.				$1000 to $1099.				Total.						
	Number of Families.	Earnings of Father Only.	Earnings of Others.	From Lodgers.	Number of Families.	Earnings of Father Only.	Earnings of Others.	From Lodgers.	Number of Families.	Earnings of Father Only.		Earnings of Others.		From Lodgers.	
										Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
United States	16	9	5	2	8	3	2	2	67	40	61.2	14	20.9	12	17.9
Teutonic	11	8	3	--	8	3	3	2	39	20	51.2	13	33.3	6	15.4
Irish	5	5	--	--	1	--	1	--	24	17	70.8	5	20.8	1	4.1
Colored	2	--	2	1	1	--	1	1	28	12	42.9	13	46.4	7	25.0
Bohemian	4	--	4	--	--	--	--	--	14	3	21.4	9	64.1	3	21.4
Russian	9	2	2	6	6	--	1	6	57	21	36.9	9	15.8	33	57.9
Austrian, etc.	7	3	3	2	1	--	1	--	32	7	21.9	10	34.4	17	53.1
Italian	9	6	1	2	6	2	3	1	57	29	50.8	13	22.8	14	24.5
Total	63	33	20	13	31	8	12	12	318	149	46.8	86	27.0	93	29.2

TABLE 12.—SOURCES OF INCOME. NUMBER OF FAMILIES REPORTING INCOME FROM LODGERS: MANHATTAN.—BY INCOME AND NATIONALITY.

Nationality.	Total Number of Families.	Families Receiving Income from Lodgers: Manhattan.						
		$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1000 to $1099	Total.	Per Cent. of All Families.
United States	44	..	5	3	2	1	11	25.0
Teutonic	27	..	3	1	..	2	6	22.2
Irish	17	..	..	1	..	..	1	5.8
Colored	28	1	1	3	1	1	7	25.0
Bohemian	14	2	1	..	..	..	3	21.4
Russian	34	4	7	6	5	5	27	79.4
Austrian, etc.	30	5	4	5	2	..	16	53.3
Italian	49	3	3	3	2	1	12	24.5
Total	..	15	24	22	12	10	83	..
Total number of families	..	52	63	58	45	25	243	..
Per cent. with lodgers	..	28.8	38.1	37.9	26.6	45.0	..	34.1

TABLE 13.—SOURCES OF INCOME. NUMBER OF FAMILIES REPORTING WAGE-EARNERS OTHER THAN FATHER.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699							$700 to $799							$800 to $899						
	Number of Families.	Wage-earners Besides Father.						Number of Families.	Wage-earners Besides Father.						Number of Families.	Wage-earners Besides Father.					
		Mother.		Boys.	Girls.	Two Wage-earners.	Total.		Mother.		Boys.	Girls.	Two Wage-earners.	Total.		Mother.		Boys.	Girls.	Two Wage-earners.	Total.
		Janitress.	Other.						Janitress.	Other.						Janitress.	Other.				
United States	11	1	--	--	--	--	1	19	1	--	--	1	1	2	13	1	2	2	1	1	6
Teutonic	4	--	2	--	--	--	2	7	2	2	1	--	1	5	9	--	1	--	--	--	1
Irish	4	--	--	--	--	--	--	7	1	--	--	--	--	1	7	1	1	--	1	1	3
Colored	11	--	1	--	--	--	1	6	1	1	--	1	--	3	8	5	1	--	--	--	6
Bohemian	4	1	--	--	--	--	1	3	1	--	--	--	--	1	3	--	2	1	--	--	3
Russian	16	--	--	--	2	1	2	14	--	--	1	1	1	2	12	4	--	1	--	1	5
Austrian, etc.	6	--	--	--	--	--	--	9	1	1	--	1	--	3	9	1	2	--	1	1	4
Italian	16	--	2	1	--	--	3	14	--	1	1	--	1	2	12	1	2	1	1	--	5
Total	72	2	5	1	2	1	10	79	7	5	3	4	4	19	73	13	11	5	4	4	33

Nationality.	$900 to $999							$1000 to $1099							Total.						
	Number of Families.	Wage-earners Besides Father.						Number of Families.	Wage-earners Besides Father.						Number of Families.	Wage-earners Besides Father.					
		Mother.		Boys.	Girls.	Two Wage-earners.	Total.		Mother.		Boys.	Girls.	Two Wage-earners.	Total.		Mother.		Boys.	Girls.	Two Wage-earners.	Total.
		Janitress.	Other.						Janitress.	Other.						Janitress.	Other.				
United States	16	2	1	2	--	--	5	8	--	1	--	1	--	2	67	5	4	4	3	2	16
Teutonic	11	2	1	--	--	--	3	8	--	--	1	2	--	3	39	4	6	2	2	1	14
Irish	5	--	--	1	--	--	1	1	--	1	--	--	--	1	24	2	2	1	1	1	6
Colored	2	1	1	--	--	--	2	1	--	--	1	--	--	1	28	7	4	1	1	--	13
Bohemian	4	--	3	2	2	2*	7	--	--	--	--	--	--	--	14	2	5	3	2	2*	12
Russian	9	--	--	--	3	1	3	6	--	--	1	--	--	1	57	4	--	3	6	4	13
Austrian, etc.	7	--	1	--	4	2	5	1	--	--	1	1	1	2	32	2	4	1	7	4	14
Italian	9	--	--	--	1	--	1	6	--	1	2	1	1	4	57	1	6	5	3	2	15
Total	63	5	7	5	10	5	27	31	--	3	6	5	2	14	318	27	31	20	25	16	103

* One case, 2 wage-earners; 1 case, 3 wage-earners.

TABLE 14.—SOURCES OF INCOME. NUMBER OF FAMILIES REPORTING WAGE-EARNERS OTHER THAN FATHER.—BY INCOME.

Income.	Number of Families.	Number with Other Wage-earners.	Wage-earner Besides Father.				
			Mother.		Boys.	Girls.	Two Wage-Earners.
			Janitress.	Other.			
$400 to $499	8	2	..	2	..	..	..
$500 to $599	17	3	..	3	..	..	..
$600 to $699	72	9	2	5	1	2	1
$700 to $799	79	15	7	5	3	4	4
$800 to $899	73	29	13	11	5	4	4
$900 to $999	63	21	5	7	5	10	5
$1000 to $1099	31	12	..	3	6	5	2
$1100 to $1199	18	6	1	1	4	..	..
$1200 to $1299	8	3	..	1	1	2	1
$1300 to $1399	8	3	1	1	3	..	2
$1400 and over	14	4	..	1	4	1	2
Total	391	107	29	40	32	28	21
$400 to $599	25	5	..	5	..	..	..
$600 to $799	151	24	9	10	4	6	5
$800 to $899	73	29	13	11	5	4	4
$900 to $1099	94	33	5	10	11	15	7
$1100 and over	48	16	2	4	12	3	5

III. Objects of Expenditure

A. Apportionment (Averages and Percentages) Between Different Heads of Expenditure

The relative expenditure for different purposes is shown in Tables 15 and 16 (pages 70–74). The percentages show which are the elastic elements. Housing demands a decreasing proportion of income as income increases; food remains nearly constant; clothing claims a larger proportion of the higher incomes than of the lower. The expenditures for sundries, including furnishings, society and church dues, amusements and miscellanies, show a rapid increase in percentage with increasing income. Further

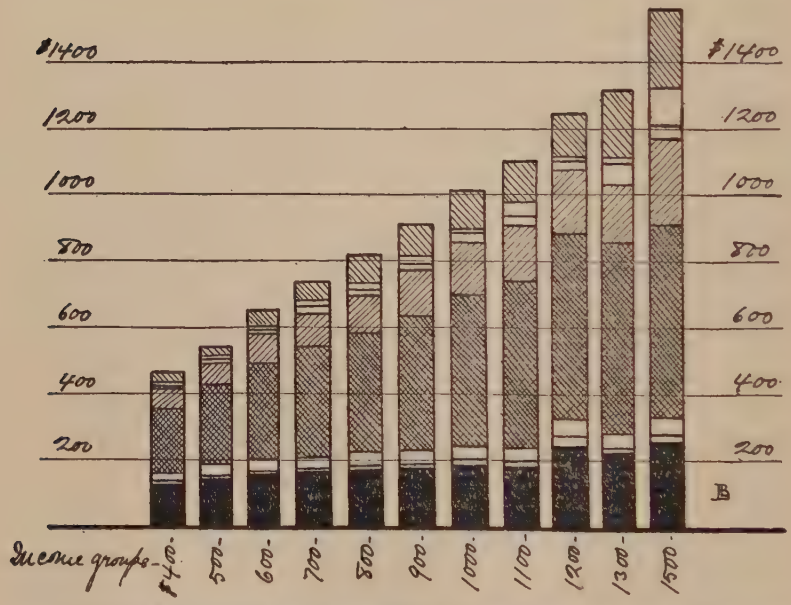


Diagram 6.—Total average expenditure for each income group, and average amounts expended for various purposes.

The items are arranged in each column in the following order, beginning at the bottom: rent; car-fare; fuel and light; food; clothing; insurance; health; sundries.

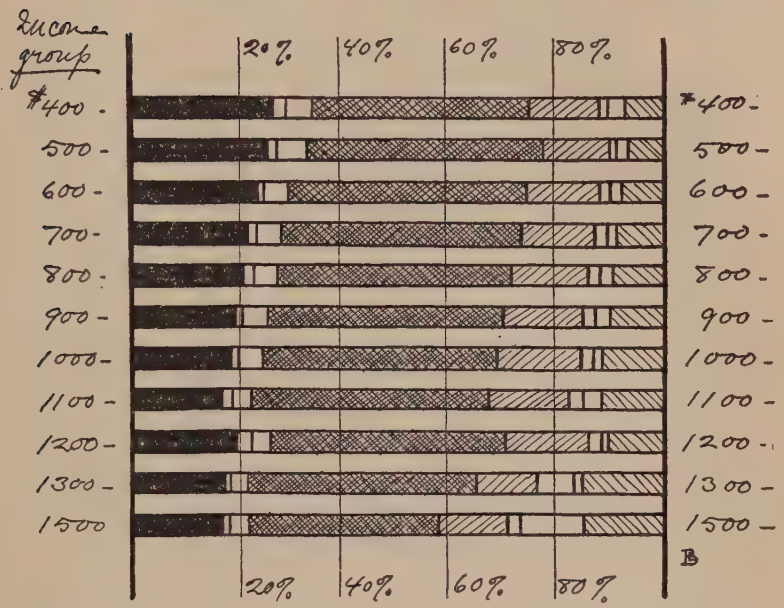


DIAGRAM 7.—Percentage of expenditure for each item. The items are arranged in the same order as in Diagram 6. Beginning at the left: rent; car-fare; fuel and light; food; clothing; insurance; health; sundries.

discussion of the variations of amount and percentage of the expenditures under the different heads for the several income-groups and nationalities will be taken up in the consideration of the successive items. The heading "Units, Average" in the fourth column (Table 15) refers to the food-requirements of the families, stated in multiples of the requirement of an adult man as a unit. The method of reckoning these equivalents is described on another page.

TABLE 15.—EXPENDITURES FOR GIVEN OBJECTS. AVERAGES AND PERCENTAGES.—BY INCOME.

Description.				Income.	Expenditures.															
Income-group.	Number of Families.	Number of Persons. Average.	Units, Average.	Total Average.	Total Average.	Rent.		Car-fare.		Fuel and Light.		Food.		Clothing.		Insurance.		Health.		Sundries.	
						Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.
$400– 499 . .	8	5.4	3.3	$452.38	$463.98	$124.50	26.8	$11.94	2.6	$25.97	5.6	$189.30	40.8	$60.65	13.0	$5.57	1.2	$14.18	3.1	$31.87	6.9
$500– 599 . .	17	5.0	3.2	544.11	547.30	141.53	25.9	9.80	1.8	32.55	5.9	243.32	44.4	67.95	12.4	7.00	1.3	10.31	1.9	34.84	6.4
$600– 699 . .	72	4.9	3.27	650.17	650.57	153.59	23.6	11.31	1.7	37.71	5.8	290.10	44.6	83.48	12.9	13.05	2.0	13.78	2.1	47.55	7.3
$700– 799 . .	79	5.1	3.46	748.83	735.98	161.36	21.9	10.53	1.5	36.94	5.0	335.82	45.6	98.79	13.4	18.24	2.5	14.02	1.9	60.28	8.2
$800– 899 . .	73	5.2	3.51	846.26	811.88	168.24	20.7	15.86	2.0	41.04	5.0	359.26	44.3	113.59	14.0	17.62	2.2	22.19	2.7	74.08	9.1
$900– 999 . .	63	5.1	3.61	942.03	906.70	171.67	19.0	13.79	1.5	46.70	5.1	405.19	44.7	132.34	14.6	23.71	2.6	23.30	2.6	90.00	9.9
$1000–1099 . .	31	5.0	3.75	1044.48	1009.57	183.12	18.1	18.46	1.8	46.11	4.5	451.46	44.7	155.57	15.5	25.46	2.5	14.80	1.5	114.59	11.4
$1100–1199 . .	18	5.0	3.2	1137.42	1103.30	178.33	16.2	20.74	1.9	42.53	3.8	502.73	45.6	163.80	14.9	27.69	2.5	40.18	3.6	127.30	11.5
$1200–1299 . .	8	5.4	4.3	1256.25	1249.00	248.25	19.8	27.61	2.2	47.68	3.8	562.02	45.0	189.57	15.2	27.50	2.2	16.03	1.3	130.34	10.5
$1300–1399 . .	8	4.9	3.96	1344.12	1312.37	220.50	16.8	14.72	1.1	47.64	3.6	572.04	43.6	180.48	13.7	63.88	4.9	14.31	1.1	198.80	15.2
$1500–1599 . .	6	4.7	3.5	1518.47	1556.28	254.00	16.3	18.27	1.2	64.57	4.1	572.32	36.8	260.97	16.8	36.50	2.3	115.62	7.4	234.03	15.1

TABLE 15A.—EXPENDITURES FOR GIVEN OBJECTS. AVERAGES AND PERCENTAGES.—BY INCOME AND NATIONALITY.

Description.				Income.	Expenditures.															
Income-group.	Nationality.	Number of Families.	Number of Persons, Average.	Units, Average.	Total Average.	Total Average.	Rent.		Car-fare.		Fuel and Light.		Food.		Clothing.		Insurance.		Health.		Sundries.	
							Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.
$600– 699	U. S.	11	5.0	3.2	657.74	665.20	146.47	22.0	7.23	1.1	40.17	6.2	292.74	44.0	86.87	13.0	25.26	3.8	11.09	1.6	55.37	8.4
" "	Teut.	4	4.7	3.1	654.25	669.69	153.00	22.9	29.30	4.4	27.43	4.1	283.35	42.3	94.08	14.0	31.02	4.6	15.33	2.3	36.18	5.3
" "	Irish	4	6.0	4.0	650.00	662.97	133.50	20.1	22.52	3.4	27.14	4.1	292.83	44.2	90.87	13.7	36.00	5.4	17.05	2.6	43.06	6.5
" "	Col.	11	5.4	3.3	634.82	647.11	175.64	27.1	18.53	2.9	44.10	6.8	263.06	40.6	85.46	13.1	19.59	3.3	7.95	1.2	32.78	5.0
" "	Boh.	4	4.5	3.4	653.50	694.16	133.50	19.2	7.80	1.1	59.93	8.6	315.51	45.5	110.92	16.0	6.73	1.0	9.50	1.4	50.27	7.2
" "	Rus.	16	5.1	3.4	647.56	627.79	157.50	25.1	6.69	1.1	33.28	5.3	273.31	43.5	85.77	13.6	4.83	0.8	14.38	2.3	52.03	8.3
" "	Aus.	6	4.3	3.3	657.15	604.96	173.50	28.7	14.17	2.3	30.07	5.0	258.92	42.8	62.48	10.4	3.33	0.5	14.15	2.3	48.34	8.0
" "	Ital.	16	4.6	3.1	653.68	663.99	142.12	21.4	6.27	0.9	38.59	5.8	330.00	49.7	74.02	11.2	3.38	0.5	18.75	2.8	50.86	7.7
$700– 799	U. S.	19	5.3	3.5	752.75	763.13	157.31	20.6	12.98	1.7	43.10	5.6	348.44	45.7	112.95	14.8	26.73	3.5	10.26	1.4	51.36	6.7
" "	Teut.	7	5.0	3.7	772.57	759.29	177.43	23.3	12.35	1.6	35.88	4.7	358.90	47.3	85.65	11.3	36.67	4.9	7.51	1.0	44.90	5.9
" "	Irish.	7	5.3	3.4	732.57	766.32	137.14	17.9	9.23	1.2	33.73	4.4	366.40	47.8	119.08	15.6	24.18	3.1	20.16	2.6	56.40	7.4
" "	Col.	6	5.5	3.4	768.16	783.04	207.00	26.5	12.41	1.6	53.72	6.9	321.40	41.0	114.07	14.6	27.02	3.4	5.02	0.6	42.40	5.4
" "	Boh.	3	6.0	4.1	747.33	736.92	118.00	16.0	2.17	0.3	45.32	6.2	363.89	49.3	111.67	15.2	19.03	2.6	12.53	1.7	64.31	8.7
" "	Rus.	14	5.1	3.5	737.41	698.88	167.96	24 0	9.31	1.3	33.54	4.8	299.34	42.8	84.28	12.1	3.28	0.5	26.52	3.8	74.65	10.7
" "	Aus.	9	4.8	3.6	748.11	710.51	163.72	23.1	8.04	1.1	35.54	5.0	321.97	45.3	86.43	12.2	15.67	2.2	15.63	2.2	63.51	8.9
" "	Ital.	14	4.6	3.0	743.71	705.40	152.57	21.6	10.74	1.5	26.03	3.7	337.39	47.8	89.14	12.7	7.24	1.0	9.93	1.4	72.36	10.3
$800– 899	U. S.	13	5.0	3.5	856.82	867.89	167.54	19.3	13.76	1.6	42.61	4.9	409.88	47.2	127.06	14.6	24.86	2.9	8.53	1.0	73.65	8.5
" "	Teut.	9	5.1	3.2	854.91	873.28	158.67	18.2	25.81	2.9	40.61	4.6	347.06	39.8	143.14	16.4	25.33	2.9	30.30	3.5	102.36	11.7
" "	Irish.	7	4.9	3.3	843.04	812.82	164.57	22.2	16.20	2.0	38.26	4.7	357.09	43.9	124.26	15.3	23.37	2.9	19.41	2.4	69.66	8.6
" "	Col.	8	5.2	3.3	832.65	788.93	212.25	26.9	16.10	2.0	52.61	6.7	297.22	37.7	115.34	14.6	23.31	3.0	15.91	2.0	56.19	7.1

TABLE 15A (*Continued*).—EXPENDITURES FOR GIVEN OBJECTS. AVERAGES AND PERCENTAGES.—BY INCOME AND NATIONALITY.

Description.					Income.	Expenditures.															
							Rent.		Car-fare.		Fuel and Light.		Food.		Clothing.		Insurance.		Health.		Sundries.	
Income-group.	Nationality.	Number of Families.	Number of Persons, Average.	Units, Average.	Total Average.	Total Average.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.
$800–$900	Boh.	3	5.7	3.7	846.00	840.16	130.00	15.5	20.80	2.5	37.44	4.4	408.87	48.7	138.75	16.5	17.97	2.1	18.40	2.2	67.93	8.1
" "	Rus.	12	5.4	3.9	840.08	770.56	165.34	21.5	14.91	1.9	40.83	5.3	348.44	45.2	94.16	12.2	6.99	.9	27.18	3.5	72.71	9.5
" "	Aus.	9	5.0	3.6	843.44	821.87	174.17	21.2	12.74	1.5	46.58	5.7	318.69	38.8	108.68	13.2	24.42	3	49.41	6.0	87.18	10.6
" "	Ital.	12	4.5	3.2	847.67	746.66	157.00	21.0	12.37	1.7	30.52	4.1	385.03	51.6	86.28	11.5	2.31	.3	12.23	1.6	60.92	8.2
$900– 999	U. S.	16	5.2	3.5	944.56	949.23	172.50	18.2	16.49	1.7	40.10	4.2	425.75	44.8	143.26	15.0	38.24	4.2	23.98	2.5	88.91	9.4
" "	Teut.	11	5.1	3.4	939.84	917.90	164.84	18.0	17.07	1.9	51.69	5.6	395.44	43.1	135.85	14.8	31.52	3.4	22.02	2.4	99.47	10.8
" "	Irish	5	5.4	3.5	930.00	911.56	160.80	17.6	7.68	.9	42.07	4.6	404.87	44.3	149.17	16.4	41.83	4.6	9.53	1.0	95.61	10.5
" "	Col.	2	5.5	3.7	911.56	843.89	156.00	18.5	18.70	2.2	50.67	6.0	341.53	40.5	146.54	17.4	25.06	2.9	13.25	1.6	92.14	10.9
" "	Boh.	4	5.2	4.0	988.12	983.26	144.00	14.6	16.35	1.7	69.96	7.1	416.18	42.4	181.79	18.5	28.40	2.9	37.41	3.8	89.17	9.0
" "	Rus.	9	5.0	4.2	936.03	892.51	206.67	22.7	18.11	2.3	41.28	4.6	372.39	41.7	113.16	12.6	5.92	0.6	27.21	3.0	111.77	12.5
" "	Aus.	7	4.9	3.4	948.71	905.20	166.15	18.3	7.06	0.8	43.39	4.8	419.54	46.4	130.87	14.4	14.50	1.6	38.02	4.2	85.67	9.5
" "	Ital.	9	5.1	3.5	934.00	810.04	173.69	21.5	7.04	0.9	51.67	6.4	411.65	50.8	94.43	11.6	0.87	0.1	11.95	1.5	58.74	7.2
$1000–1099	U. S.	8	5.4	3.7	1053.12	1072.83	174.95	16.3	19.23	1.8	42.52	4.0	497.29	46.3	165.18	15.4	40.72	3.8	13.55	1.3	119.39	11.1
" "	Teut.	8	5.0	3.7	1040.90	1035.50	191.87	18.5	23.08	2.2	54.29	5.2	421.40	40.7	183.36	17.7	43.97	4.3	7.72	0.7	109.81	10.6
" "		1	5.0	4.0	1040.00	915.86	210.00	22.9	..	..	69.68	7.6	492.33	53.7	67.63	7.5	..	..	21.00	2.3	55.22	6.0
" "	Col.	1	5.0	4.0	1066.00	886.73	180.00	20.3	31.20	3.5	54.60	6.2	302.44	34.1	107.74	12.2	20.80	2.3	1.00	0.1	188.95	21.3
" "	Rus.	6	4.8	4.0	1043.88	1046 75	197.00	18.8	10.18	1.0	47.80	4.6	469.36	44.8	139.46	13.3	8.17	0.8	32.92	3.1	141.86	13.6
" "	Aus.	1	6.0	5.1	1082.00	978.79	168.00	17.1	68.00	6.9	42.90	4.4	451.91	46.2	177.30	18.1	8.20	0.9	..	..	62.48	6.4
" "	Ital.	6	4.5	3.4	1029.25	894.71	167.00	18.7	12.25	1.4	33.51	3.7	430.48	48.1	140.84	15.7	5.64	0.6	11.53	1.3	93.46	10.5

TABLE 16.—EXPENDITURES FOR GIVEN OBJECTS. AVERAGES AND PERCENTAGES.—BY OCCUPATION.

Description.				Income.	Expenditures.															
Income.	Number of Families.	Number of Persons, Average.	Number of Units, Average.	Total, Average.	Total, Average.	Rent.		Car-fare.		Fuel and Light.		Food.		Clothing.		Insurance.		Health.		Sundries.	
						Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.
Garment-workers.																					
$400– 499	2	4.5	2.8	$437.50	$420.52	$120.00	28.5	$15.50	3.7	$30.90	7.4	$179.48	42.7	$42.30	10.1	..	..	$13.75	3.2	$18.60	4.4
$500– 599	3	5.0	2.8	542.00	550.23	126.00	22.9	17.33	3.1	32.49	5.9	250.06	45.5	56.77	10.3	$1.67	0.3	20.00	3.6	45.90	8.4
$600– 699	13	5.0	3.4	658.69	637.54	170.08	26.7	7.97	1.2	33.50	5.3	272.51	42.8	80.85	12.7	4.73	0.7	14.10	2.2	53.80	8.4
$700– 799	12	4.6	3.3	751.90	721.45	176.38	24.4	6.60	0.9	34.24	4.7	310.63	43.0	82.90	11.6	10.36	1.4	18.96	2.7	81.36	11.3
$800– 899	10	5.1	3.7	839.70	794.47	159.00	20.0	10.52	1.3	47.93	6.0	373.59	47.1	92.73	11.7	7.34	0.9	23.39	2.9	79.97	10.1
$900– 999	10	4.9	3.9	934.95	860.57	170.13	19.8	7.86	0.9	44.75	5.2	422.68	49.2	95.59	11.1	9.82	1.1	17.10	2.0	92.65	10.7
$1000–1099	5	4.8	4.0	1052.60	1084.38	200.40	18.5	6.22	0.6	50.05	4.6	494.04	45.6	144.53	13.3	8.90	0.8	29.10	2.7	151.14	13.9
$1100–1199	3	5.0	3.2	1140.33	1087.14	212.00	19.5	14.07	1.3	50.95	4.6	490.71	45.2	158.05	14.6	3.80	0.4	27.53	2.5	130.03	11.9
$1200–1299	1	6.0	4.0	1280.00	1104.61	260.00	23.5	..	..	42.29	3.8	409.08	36.1	137.26	12.4	4.00	0.4	10.00	0.9	141.98	12.9

TABLE 16.—(*Continued.*)—EXPENDITURES FOR GIVEN OBJECTS. AVERAGES AND PERCENTAGES.—BY OCCUPATION.

DESCRIPTION.				INCOME.	EXPENDITURES.															
Income.	Number of Families.	Number of Persons, Average.	Number of Units, Average.	Total, Average.	Total, Average.	Rent.		Car-fare.		Fuel and Light.		Food.		Clothing.		Insurance.		Health.		Sundries.	
						Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.
LABORERS.																					
$400– 499	1	6.0	3.5	$450.00	$500.95	$126.00	25.2	31.00	6.2	29.50	5.9	$202.50	40.4	$68.70	13.7	..	..	$9.00	1.8	$48.15	6.8
$600– 699	10	5.2	3.4	639.60	630 20	142.80	22.7	15.78	2.5	36.96	5.8	291.02	46.2	76.67	12.1	13.68	2.1	10.65	1.8	42.64	6.8
$700– 799	10	5.3	3.7	745.14	751.58	168.00	22.4	10.02	1.3	37.29	5.0	352.13	46.8	105.57	14.1	25.52	3.3	4.61	0.6	48.44	6.5
$800– 899	12	4 8	3.3	832.20	745.07	177.60	23.8	12.86	1.7	33.99	4.6	327.97	44.0	96.94	13.0	15.60	2.1	15.46	2.1	64.62	8.7
$900– 999	2	5.5	4.2	960.00	787.92	141.00	17.9	..	..	32.52	4.1	413.40	52.4	125.36	15.9	13.00	1.7	2.85	0.4	59.80	7.6
$1000–1099	3	5.0	4.0	1043.33	944.76	180.00	19.1	..	..	45.86	4.9	509.86	54.0	94.15	9.9	10.38	1.1	12.43	1.3	92.08	9.7
TEAMSTERS.																					
$600– 699	9	5.1	3.1	641.44	644.93	166.66	25.9	7.63	1.2	36.89	5.7	260.51	40.3	79.42	12.3	20.66	3.2	21.79	3.4	51.36	8.0
$700– 700	9	5.6	3.8	751.44	727.72	146.31	20.1	0.25	..	39.74	5.5	357.25	49.1	97.09	13.4	22.49	3.1	7.12	1.0	57.46	7.8
$800– 899	4	4.3	2.7	870.00	863.26	174.00	20.1	24.80	2.9	34.27	3.9	339.52	39.5	126.76	14.7	4.46	0.7	37.19	4.3	120.25	13.9
$900– 999	3	5.3	3.7	939.33	900.67	252.00	28.0	18.93	2.2	46.39	5.1	387.35	43.0	65.48	7.2	59.83	6.6	27.15	3.1	43.55	4.8
$1000–1099	1	5.0	3.0	1003.53	975.04	180.00	18.4	31.20	3.2	40.91	4.2	351.06	36.0	169.01	17.3	10.40	1.1	24.20	2.5	169.10	17.3
$1100–1199	2	5.5	3.2	1147.50	1170.37	180.00	15.3	31 20	2.6	49.83	4.2	605.85	51.7	146.43	12.5	40.50	3.4	11.35	0.9	110.21	9.4
$1300–1399	2	4.5	4.2	1322.50	1336.74	210.00	15.7	16.10	1.1	47.92	3.6	647.97	48.4	145.69	11.0	50.20	3.7	0.60	0.1	218.26	16.4

B. Discussion of Separate Heads of Expenditure.

1. HOUSING.

1. Rent as a Factor in the Budget.—As the table of averages shows (Table 15, pages 70–72), the amount paid for rent increases with increase of income, while the percentage of all expenditures paid for rent tends to diminish as the income increases. Twenty-seven per cent. of all expenditures is paid for housing, on the average, by the 8 families with incomes between $400 and $500, and 26 per cent. by the 17 families with incomes between $500 and $600. The 63 families with incomes between $900 and $1000 average only 19 per cent., although paying $171 on an average, as compared with $124, the average of the rent of families in the $400 income-group.

A study of the rent payments (Tables 20 and 21, page 88) shows the same tendency. Of the 243 Manhattan families with incomes between $600 and $1100, 74 families, or 30 per cent., pay from $12 to $14 a month for rent; and 157 families, or 60 per cent., pay $14 and under. But in the $600 income-group 73 per cent. of the families pay not more than $14; in the $700 group, 67 per cent.; in the $800 group, 62 per cent.; while in the $900 group, 49 per cent., and in the $1000 group, 36 per cent. are in this category. Or, drawing the line in another way, as in Table 23, the percentage of families in the different income-groups spending $14 or more monthly for rent is:

$600 to $699	36.5	per cent.
700 to 799	44.5	"
800 to 899	51.7	"
900 to 999	66.7	"
1000 to 1099	72.	"

When it is remembered that in most quarters of the city an apartment of 4 rooms costs more than $14 a month, it will be seen that no very high standard, in the matter of housing, is assured on an income of less than $900.

2. Comparison of Rent-charges According to Locality and Nationality.—The tables of averages (Tables 18 and 19, pages 86–87) show that families living in Manhattan spend somewhat

more for rent than those living in Brooklyn. The average yearly expenditure for this purpose in Manhattan ranges from $157.33 to $185.72 as the income rises from $600 to $1100, or 24 and 18.1 per cent., respectively, of all expenditures. In Brooklyn the averages range from $144.21 to $171.40, or 22.3 and 17.9 per cent. respectively, of all expenditures. The number of families in the Bronx and Queens is too small to justify citation of averages, but in the cases from these boroughs the figures run somewhat lower than in Brooklyn.

For the purpose of comparing rents in different parts of Manhattan, arbitrary lines were drawn on the map, dividing the boroughs into five districts: North, all territory north of 96th street; East, east of Broadway, between 14th and 96th streets; South-east, east of Broadway, south of 14th street; South-west, west of Broadway, south of 14th street; West, west of Broadway, between 14th and 96th streets. The tables on pages 90–91 show the apportionment of the Manhattan families among these districts, both by income and nationality. Table 26 (page 91) shows that the lowest rents are paid in the South-west, where only 2 families out of 24 pay more than $15 a month. Between the other districts, the differences are not so marked. However, 40 per cent. of the families north of 96th street pay more than $15 a month, as compared with 25 per cent. in the western section, 33 per cent. in the east, and 36 per cent. in the lower east side.

A comparison of the housing expenditure of different nationalities shows that the highest average and the highest percentage of all expenditures is reported by the colored people, the lowest by the Bohemians. It was reported that higher charges were made to the former than to whites. Arranging the nationalities in descending scale according to expenditure for housing, the order seems to be: Colored, Teutonic peoples, Russian, Austrian, American, Irish, Italian, Bohemian. In some instances the number of cases is too small to warrant very confident assertions on this point.

3. Character of Housing Accommodations.—Indications on this point may be found in the number of rooms, the number of rooms without direct access to outside light and air, the presence or absence of bath-room and toilet in the apartment, and the

ratio of number of rooms to number of persons occupying them at night. The measurement of each room was also asked for in the schedule, and the number of cubic feet per occupant was calculated. But the measurements were in so many cases inexact that this item has not been entered in the tables.

The average number of rooms per family increases with income regularly, being for Manhattan, 3.1 for families with incomes of between $600 and $700, and 3.8 for families between $1000 and $1100. For the other boroughs the figures rise correspondingly from 3.7 to 4.2. (See Tables 27 and 34, pages 91 and 98.)

The number of families reported as occupying tenements of 2 rooms, 3 rooms, etc., is exhibited in Tables 28–33 (pages 92–97). It appears from the final summary that out of 115 Manhattan families with incomes between $600 and $800, 71 per cent. have no more than 3 rooms; of the 58 families in the $800 group, 48 per cent. have not more than 3 rooms, and of the 70 families with incomes between $900 and $1100, 39 per cent. live in 3 rooms or less. The percentage of families having not more than 3 rooms is as follows:

Income.	Total Number of Families.		Per Cent. Living in Three Rooms.	
	Manhattan.	Other Boroughs.	Manhattan.	Other Boroughs.
$600 to $799	115	36	71	31
$800 to $899	58	15	48	27
$900 to $1099	70	24	39	17

A comparison of nationalities with respect to number of rooms shows a range for Manhattan of an average for the American families of from 3.2 ($700) to 4.3 ($800); for the Teutonic nations from 3.4 ($800) to 4.3 ($1000); colored, from 3.4 ($600) to 4 ($900); Bohemians, 3 ($700) to 3.25 ($900); Russian, 3.1 ($600) to 3.8 ($1000). Austrians average 3 rooms for the $1000 group, 3.6 for the $600 group. The Irish range from 3 ($600) to 3.7 ($900), with a single case of 5 rooms on an income of over $1000. The Italian reports show the lowest average, 2.6 at $600 and 3.9 at $900. Considered by count of families, the same relation exists. Three-quarters of the Italian families reported from Man-

hattan were living in 2 and 3 rooms, one-quarter of them in 2 rooms. Sixty per cent. of the Manhattan Russians were in 2 and 3 rooms, and the same proportion was true of the Austrians. Only 2 of the 14 Bohemian families reported as many as 4 rooms. Combining the Americans, Teutons and Irish, 36 out of 88 families in Manhattan, or 40 per cent., had no more than 3 rooms.

Fifty-three per cent. of all the 391 families report dark rooms; *i.e.*, rooms without direct access to outside air and light. (See Tables 34–38, pages 98–102.) Sixty per cent. of the Manhattan families report dark rooms, and 32 per cent. of the families in the outlying boroughs. The frequency of dark rooms seems from the table of averages (Table 34, page 98) to be as great with high incomes as with lower. The count of cases, however, yields more favorable indications, as appears in the following table giving the percentage of families reporting one or more dark rooms:

Income.	All Boroughs. Per Cent.	Manhattan. Per Cent.	Other Boroughs. Per Cent.
$400 to $599	64	81	33
600 to 799	54	64	19
800 to 899	64	67	53
900 to 1099	49	54	33
1100 and over	38	38	38
All incomes	53	60	32

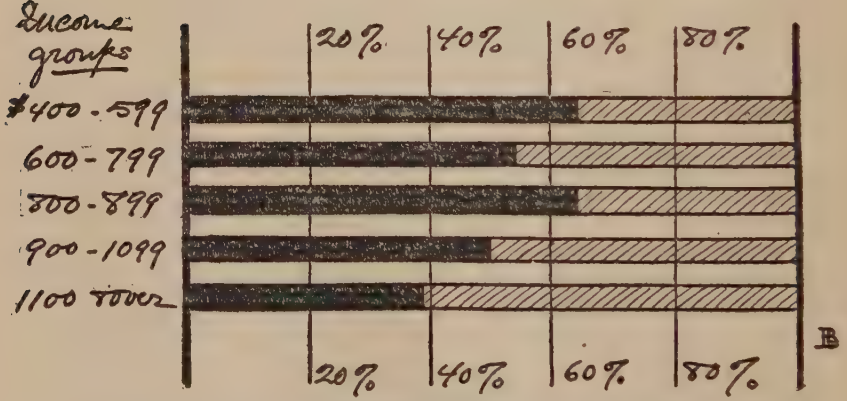


Diagram 8.—Percentage of families reporting one or more dark rooms.

The black part of the bar represents the proportion of families who had at least one dark room; the shaded part, the proportion who had none.

The degree to which bath-rooms and toilets are included within the apartments appears from the following summary of the number and percentage of families reporting them:

Income.	Total Number of Families.	Reporting Bath-room.		Reporting Toilet.	
		No.	Per Cent.	No.	Per Cent.
$400 to $599	25	1	4	8	32
$600 to $799	151	21	14	40	26
$800 to $899	73	12	16	18	24
$900 to $1099	94	23	24	29	31
$1100 and over	48	23	48	25	40

In other words, not more than a quarter of the families possess these conveniences on any income below $1100. To more than three-fourths of the families with incomes under this amount, bath-tubs and separate toilets for each family are luxuries in the sense in which Professor Patten uses the term; *i. e.*, they have not yet been included in the standard of living. As between different localities, about one family in 7 of the Manhattan group have bath-rooms, and about 2 out of 7 in the other boroughs. A private toilet is reported by 22 per cent. of the families in Manhattan, and by 43 per cent. of those outside. These figures in every case are for the 318 families with incomes between $600 and $1100, 243 being in Manhattan and 75 outside. Taking the same families by nationality, the colored and Russian families make the best showing, one family in every three reporting bath-rooms and about the same proportion reporting private toilets. This may be due in part to the selection of families among the negroes, the whole number being only 28, and to the fact that the Russians are more largely housed in the new-law tenements of the East Side than the families of the other races. Of the American families 1 in 7 reports bath-room, 1 in 3, private toilet. The Teutons and Irish report both fewer bath-rooms and private toilets, in proportion, than the Italians. The Austrian families show 1 bath-room for every 5 families, and a private toilet in 2 cases out of every 7.

4. Relation between Number of Rooms and Number of Persons.—For the purpose of judging of the degree of over-crowding in the cases embraced in this report the number of families having less than 4 rooms is tabulated in Tables 39–45 (pages 103–108) and also the number of families where the number of rooms is less than 1 to every $1\frac{1}{2}$ persons. Since none of the families includes less than 4 persons and the greater number consist of 5 or 6,

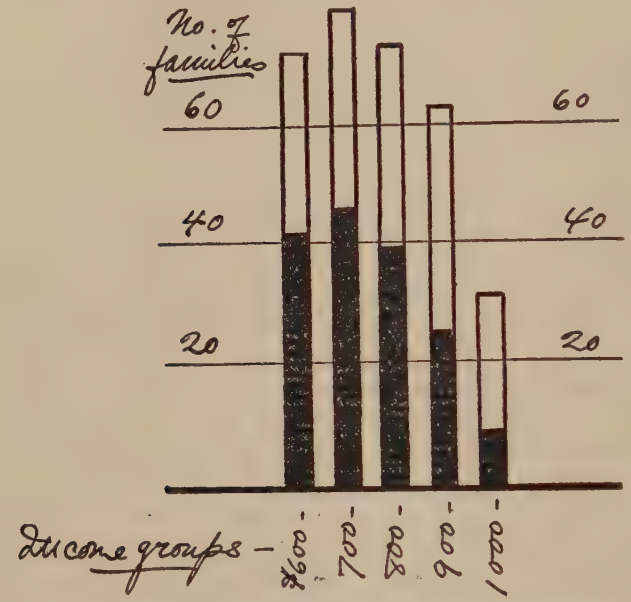


Diagram 9.—Number of over-crowded families in each of the principal income-groups.
The black part of the column represents the over-crowded families.

an allowance of 4 rooms would not seem to exceed, as a rule, the demands of decency. To make allowance for variations in the number of persons using the family apartment, a standard of $1\frac{1}{2}$ persons to a room has been applied. That is, more than 6 persons to 4 rooms, and more than 4 persons to 3 rooms, are considered to constitute over-crowding. Lodgers are included in the number of persons occupying the rooms, since the most serious difficulty regarding fresh air is found at night, when the lodgers are in their quarters. A count of families on this basis

shows that of the 391 families 171, or 44 per cent., have less than 3 rooms, while 187, or 48 per cent., have more than 1½ persons per room. In the lower income-groups over-crowding is the rule. Sixty-one per cent. of the families with incomes between $600 and $800 have less than 4 rooms; 58 per cent., more than 1½ persons per room. In the $800 group 36 per cent. of the families have less than 4 rooms, but 53 per cent. have more than 1½ persons per room. This means that while more space is rented, lodgers are called in to help pay for it. Thirty-five per cent. of the $900 and $1000 families have less than 4 rooms, and practically the same proportion exceed the standard ratio of persons to rooms. The relief when the income exceeds $1100 is apparent. Of the 48 families in this income-group only 2 report less than 4 rooms, and 10 report a ratio of more than 1½ persons per room.

As is to be expected, the congestion in Manhattan exceeds that reported in Brooklyn, Bronx and Queens. In the outlying boroughs the percentage of over-crowded families, measured by the 4-room standard, is 23 as compared with 51 per cent. in Manhattan. As for the persons-per-room standard, 29 per cent. of the families in the outside boroughs fall below it, as against 55 per cent. in Manhattan. As regards nationalities, the following table shows the proportion of families out of the 318, with incomes between $600 and $1100, reporting more than 1½ persons per room:

Nationality.	Total Number of Families.	Number Reporting More Than 1½ Persons Per Room.	Per Cent.
United States	67	20	30
Teutonic nations	39	8	21
Irish	24	12	50
Colored	28	16	57
Bohemian	14	11	79
Russian	57	35	61
Austrian, etc.	32	21	66
Italian	57	37	65
	318	160	50

Our figures indicate that the over-crowding is most frequent in the families with incomes less than $800 and among immigrants from southern Europe. Further light may be thrown on the subject by noticing the apportionment of the over-crowded families

among those having surplus, deficit, or even balance at the end of the year. Grouped on this basis of classification, as in Tables 44 and 45 (page 108), we find that 34 per cent. of the over-crowded families come out even, 44 per cent. report a surplus and only 22 per cent. report a deficit. When this is compared with the percentage for all families; viz., 36 per cent. even balance, 36 per cent. surplus, 28 per cent. deficiency, it seems not improbable that the over-crowded families are able to come out on the right side in the larger number of instances by reason of their living ac-

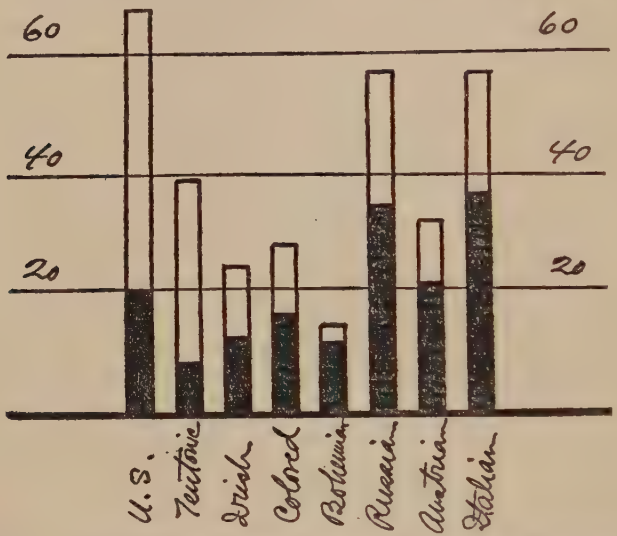


DIAGRAM 10.—Number of over-crowded families in each of the nationality-groups.

cording to a low standard in the matter of housing. This is suggested especially by a comparison of families reporting surplus, by income-groups:

INCOME.	PERCENTAGE OF ALL FAMILIES REPORTING SURPLUS.	PERCENTAGE OF OVER-CROWDED FAMILIES REPORTING SURPLUS.
$600 to $699	28	30
700 to 799	33	43
800 to 899	48	56
900 to 999	35	48
1000 to 1099	42	44

The analysis of over-crowded families according to sources of income shows that over-crowding is more frequent among families where the father is not the sole bread-winner (Table 43, page 107). Forty-seven per cent. of all the 318 families are supported by the father alone, while only 41 per cent. of the over-crowded families are thus supported. This disparity is most striking in the families with incomes between $900 and $1000. Fifty-four per cent. of all families in this group are supported entirely by the father, as against 36 per cent. of the over-crowded families in this group. In the other income-groups the ratio corresponds more nearly to that prevailing among the families as a whole.

5. Over-crowding and Lodgers.—An analysis of over-crowded families with reference to sources of income brings out the relation of lodgers to the housing problem. In the first place, the function of the lodger as a rent-paying necessity appears in the large proportion of lodgers in high-priced tenements. It will be seen in Table 46 (page 109) that lodgers are reported by 20 per cent. of the Manhattan families which pay $10 or less a month for rent, by 23 per cent. of those paying from $10 to $14, by 50 per cent. of those paying from $14 to $16, and by 62 per cent. of the families paying over $16. An inspection of the same table will show also that many families with incomes under $900 pay $175 and more annually for housing, but that in almost all of these cases, lodgers are taken to eke out the income.*

Coming now to the over-crowded families (Table 48, page 110), it appears that lodgers are more frequent among them than among the remaining families reported. Twenty-nine per cent. of the 318 families with incomes between $600 and $1100 have lodgers, while 41 per cent. of the 160 over-crowded families have lodgers. Further, of the 93 families reporting lodgers, 65 families, or 70 per cent., are over-crowded.

6. Increase of Rent since 1905.—The burden of high rentals was increased up to the middle of the year 1907 by the general ten-

* One man who filled out a schedule for his own family writes: "I think it would be just as well to include in the report the letting of one room at the rate of $5.00 per week, 50 weeks per year. That is the general thing we have done, but I dislike to have roomers and had decided to do without them, but figuring up the expense without them, guess will have to try it again soon." The writer was paying $360 a year for a steam-heated apartment on a total income of $1500.

dency of rents to rise. In answer to the questions in regard to increase of rent it was reported by the 243 Manhattan families that 45 of them had been in their present quarters less than one year. Of the 198 who had been a year or more in the same tenement, 102, or a trifle more than half, reported increase of rent. The amount of increase varied from 50 cents to $5 a month,* but in the majority of cases was $1.00, $1.50, or $2.00. As between the different parts of the island, divided into the regions already designated, an increase was reported in 60 per cent. of the cases in the central East, in 57 per cent. of the cases in the central West, in 53 per cent. of the cases in the South-east, 43 per cent. for the South-west, and 17 per cent. (3 cases out of 18) for the North. As between the different amounts paid for rent, the increase seems to vary arbitrarily. The details may be found in Tables 49 and 50 (page 110).

* One family on Essex Street has been in its present tenement for 10 years. It now pays $23.00 a month for 4 rooms, with toilet in apartment. Two years before the rent was $18.00.

TABLE 17.—RENT PER ANNUM: ALL BOROUGHS. AVERAGE AMOUNT, AND PER CENT. OF TOTAL EXPENDITURE.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699			$700 to $799			$800 to $899			$900 to $999			$1000 to $1099		
	Number of Families.	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.
United States.	11	$146.47	22.0	19	$157.31	20.6	13	$167.54	19.3	16	$172.50	18.2	8	$174.95	16.3
Teutonic.....	4	153.00	22.9	7	177.43	23.3	9	158.67	18.2	11	164.84	18.0	8	191.87	18.5
Irish.....	4	133.50	20.1	7	137.14	17.9	7	164.57	20.2	5	160.80	17.6	1	210.00	22.9
Colored.....	11	175.64	27.1	6	207.00	26.5	8	212.25	26.9	2	156.00	18.5	1	180.00	20.3
Bohemian....	4	133.50	19.2	3	118.00	16.0	3	130.00	15.5	4	144.00	14.6	..	.....	....
Russian.....	16	157.50	25.1	14	167.96	24.0	12	165.34	21.5	9	206.67	22.7	6	197.00	18.8
Austrian, etc.	6	173.50	28.7	9	163.72	23.1	9	174.17	21.2	7	166.15	18.3	1	168.00	17.1
Italian.....	16	142.12	21.4	14	152.57	21.6	12	157.00	21.0	9	173.69	21.5	6	167.00	18.7
Total.....	72	153.59	23.6	79	161.36	21.9	73	168.24	20.7	63	171.67	19.0	31	183.12	18.1

* Per cent. of expenditures for all purposes.

TABLE 18.—RENT PER ANNUM: MANHATTAN. AVERAGE AMOUNT, AND PER CENT. OF TOTAL EXPENDITURE.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699			$700 to 799			$800 to $899			$900 to $999			$1000 to $1099		
	Number of Families.	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.
United States ...	6	$143.00	21.3	14	$151.14	20.1	8	$180.00	20.2	11	$190.91	20.1	5	$174.00	15.9
Teutonic ..	2	156.00	25.1	7	177.43	23.3	8	154.50	17.4	4	181.50	20.1	6	201.83	19.3
Irish	3	138.00	21.0	5	139.20	18.2	5	159.00	20.7	3	164.00	18.2	1	195.00	19.4
Colored ...	11	175.64	27.1	6	207.06	26.5	8	212.25	26.9	2	156.00	18.5	1	180.00	20.3
Bohemian .	4	133.50	19.2	3	118.00	16.0	3	130.00	15.5	4	144.00	14.6	..	.....	....
Russian ...	7	176.57	27.4	8	185.81	25.1	8	177.75	22.9	6	206.00	22.8	5	240.00	18.5
Austrian,etc	5	179.40	29.8	8	166.19	23.3	9	174.17	21.2	7	166.15	18.3	1	168.00	17.1
Italian	14	142.72	21.3	12	162.00	22.6	9	160.00	21.1	8	178.91	22.4	6	167.00	18.7
Total	52	157.33	24.0	63	165.24	22.3	58	172.27	21.0	45	178.58	19.8	25	185.72	18.1

* Per cent. of expenditures for all purposes.

TABLE 19.—RENT PER ANNUM: BRONX, BROOKLYN, QUEENS. AVERAGE AMOUNT AND PER CENT. OF TOTAL EXPENDITURE.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699			$700 to $799			$800 to $899			$900 to $999			$1000 to $1099		
	Number of Families.	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.	Number of Families	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.	Number of Families.	Average Amount.	*Per Cent.
Bronx.															
United States	2	$153.00	23.9	1	$192.00	22.3	1	$174.00	19.5	..	..	..	1	$192.00	17.1
Teutonic	..	..	..	..	..	..	1	192.00	24.4	2	192.00	20.9	..	..	..
Irish	..	..	..	..	..	..	1	186.00	21.6	..	..	..	..	..	..
Russian	2	144.00	23.2	..	..	..	..	..	..	..	..	..	..	..	..
Italian	1	120.00	21.0	1	72.00	12.8	2	150.00	22.2	..	..	..	..	..	..
Total	5	142.80	23.0	2	132.00	18.6	5	170.40	21.8	2	192.00	20.9	1	192.00	17.1
Brooklyn.															
United States	3	149.07	22.2	4	170.20	21.7	4	141.00	17.3	2	162.00	17.1	2	168.80	17.0
Teutonic	2	150.00	20.9	..	..	..	..	..	..	3	178.40	19.2	1	168.00	17.1
Irish	1	120.00	17.7	2	132.00	17.1	1	168.00	17.5	1	168.00	17.7	..	..	..
Russian	7	142.29	23.2	6	144.17	22.4	4	140.50	20.2	3	196.00	22.4	1	180.00	21.0
Austrian, etc.	1	144.00	23.1	1	144.00	20.8	..	..	..	..	..	..	..	..	..
Italian	1	156.00	24.0	1	120.00	16.4	..	..	..	1	132.00	14.5	..	..	..
Total	15	144.21	22.3	14	148.13	20.8	9	143.78	18.5	10	174.72	19.1	4	171.40	17.9
Queens.															
United States	..	..	..	..	..	..	..	..	..	3	112.00	11.8	..	..	..
Teutonic	..	..	..	..	..	..	..	..	..	2	84.00	9.1	1	156.00	15.5
Irish	..	..	..	..	..	..	..	..	..	1	144.00	16.1	..	..	..
Italian	..	..	..	..	..	..	1	144.00	18.1	..	..	..	..	..	..
Total	..	..	..	..	..	..	1	144.00	18.1	6	108.00	11.6	1	156.00	15.5

* Per cent. of expenditures for all purposes.

TABLE 20.—RENT PER MONTH: MANHATTAN. NUMBER OF FAMILIES PAYING GIVEN AMOUNTS.—BY INCOME.

Rent per Month.	Income.								
	$400 to $599.	$600 to $699.	$700 to $799.	$800 to $899.	$900 to $999.	$1000 to $1099.	$1100 and Over.	Total, Incomes $600 to $1099.	Total, All Incomes.
$10 and under.	4	10	12	6	3	..	1	31	36
$10 to $12.....	5	8	17	9	6	2	1	42	48
$12 to $14.....	5	20	13	21	13	7	4	74	83
$14 to $16.....	1	8	6	8	9	7	3	38	42
$16 to $18.....	1	5	8	3	7	6	3	29	33
Over $18.....	..	1	7	11	7	3	20	29	49
Total.....	16	52	63	58	45	25	32	243	291

TABLE 21.—RENT PER MONTH: MANHATTAN. NUMBER AND PER CENT. OF FAMILIES PAYING GIVEN AMOUNTS.—BY NATIONALITY.

Nationality.	Number of Families.	$10 Per Month and Under.		Over $10 to $12 Per Month.		Over $12 to $14 Per Month.		Over $14 to $16 Per Month.		Over $16 to $18 Per Month.		Over $18 Per Month.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
United States..	44	7	16	8	18	13	29	6	14	4	9	6	14
Teutonic.....	27	3	11	7	26	6	22	2	8	3	11	6	22
Irish.....	17	3	18	6	35	3	18	3	18	2	11	..	..
Colored.....	28	1	4	1	4	9	32	6	21	4	14	7	25
Bohemian.....	14	6	42	6	42	1	8	1	8	..	..	..	..
Russian.....	34	1	3	1	3	9	26	9	26	12	36	2	6
Austrian, etc...	30	1	3	5	17	13	43	5	17	5	17	1	3
Italian.....	49	9	19	8	16	20	41	6	12	3	6	3	6
Total.....	243	31	13	42	17	74	30	38	16	33	12	25	12

TABLE 22.—RENT PER MONTH: MANHATTAN. NUMBER AND PER CENT. OF FAMILIES PAYING GIVEN AMOUNTS.—BY INCOME.

Income.	Number of Families.	Rent per Month.											
		$10 and under.		$10 to $12.		$12 to $14.		$14 to $16.		$16 to $18.		Over $18.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$600 to $699	52	10	19	8	15	20	39	8	15	4	8	2	4
$700 to $799	63	11	18	17	27	13	21	6	10	8	13	7	11
$800 to $899	58	6	10	9	16	21	36	8	14	3	5	11	19
$900 to $999	45	3	7	6	13	13	28	9	20	7	16	7	16
$1000 to $1099	25	..	..	2	8	7	28	7	28	6	24	3	12
$600 to $799	115	21	18	25	22	33	29	14	12	12	11	9	8
$800 to $899	58	6	10	9	16	21	36	8	14	3	5	11	19
$900 to $1099	70	3	4	8	11	20	29	16	23	13	19	10	14

TABLE 23.—RENT PER MONTH: MANHATTAN. NUMBER AND PER CENT. OF ALL FAMILIES PAYING GIVEN AMOUNTS.—BY CUMULATIVE GROUPING.

Income.	Number of Families.	Below $10 per Month.		$10 per Month and Below.		$12.50 per Month and Below.		$14 per Month and Above.		$15 per Month and Above.		$17 per Month and Above.		$19 per Month and Above.		$20 per Month and Above.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$600 to $699	52	5	9.6	10	19.2	22	42.3	19	36.5	12	23.1	4	7.7	1	1.9	..	..
$700 to $799	63	7	11.1	12	19.0	30	47.6	28	44.5	21	33.4	12	19.0	7	11.1	6	9.5
$800 to $899	58	1	1.7	6	10.3	17	29.3	30	51.7	22	38.0	14	24.1	10	17.3	5	8.6
$900 to $999	45	3	6.6	3	6.7	10	22.2	30	66.7	21	46.7	13	28.9	7	15.6	6	13.3
$1000 to $1099	25	..	..	..	..	3	12.0	18	72.0	15	60.0	9	36.0	3	12.0	1	4.0

TABLE 24.—RENT PER MONTH: BROOKLYN AND BRONX. NUMBER OF FAMILIES PAYING GIVEN AMOUNTS.—BY INCOME.

Rent per Month.	Brooklyn.						Bronx.
	Number of Families.	Income.					Income.
		$600 to $699.	$700 to $799.	$800 to $899.	$900 to $999.	$1000 to $1099.	All Incomes
$10 and under	9	3	4	2	..	..	3
$10 to $12	20	7	5	4	3	1	2
$12 to $14	10	3	2	2	2	1	2
$14 to $16	11	2	3	1	3	2	6
$16 to $18	1	..	..	..	1	..	1
Over $18	1	..	..	..	1	..	1
Total	52	15	14	9	10	4	15

TABLE 25.—DISTRIBUTION INTO DISTRICTS OF 243 MANHATTAN FAMILIES.—BY RENT, INCOME AND NATIONALITY.

(A) By Monthly Rent.

Monthly Rent.	N.	E.	S. E.	S. W.	W.	Total.
$10 and under	5	9	6	5	6	31
$10.50 to $12.50	8	9	21	6	8	52
$13.00 to $15.00	5	15	27	11	28	86
$15.50 to $17.50	4	6	16	1	9	36
$18.00 and over	8	10	14	1	5	38
Total	30	49	84	24	56	243

(B) By Income.

Income.	N.	E.	S. E.	S. W.	W.	Total.
$600 to $699	7	9	15	6	15	52
$700 to $799	10	8	25	6	14	63
$800 to $899	7	15	19	4	13	58
$900 to $999	2	12	17	4	10	45
$1000 to $1099	4	5	8	4	4	25
Total	30	49	84	24	56	243

(C) By Nationality.

Nationality.	N.	E.	S. E.	S. W.	W.	Total.
United States	2	14	8	6	14	44
Teutonic	2	5	7	3	10	27
Irish	4	..	..	5	8	17
Colored	10	1	..	..	17	28
Bohemian	..	14	..	..	..	14
Russian	2	3	29	..	..	34
Austrian, etc.	..	8	21	..	1	30
Italian	10	4	19	10	6	49
Total	30	49	84	24	56	243

TABLE 26.—RENT PER MONTH: MANHATTAN. NUMBER AND PER CENT. OF FAMILIES PAYING RENT OF GIVEN AMOUNTS.—BY DISTRICT.

District.	Total Number of Families.	Families Paying Monthly Rental of:									
		$10.00 and under.		$10.50 to $12.50		$13.00 to $15.00		$15.50 to $17.50		$18.00 and over.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
North	30	5	16.7	8	26.7	5	16.7	4	13.3	8	26.7
East	49	9	18.4	9	18.4	15	30.6	6	12.2	10	20.4
South-east.	84	6	7.1	21	25.0	27	32.1	16	19.0	14	16.7
South-west	24	5	20.8	6	25.0	11	45.8	1	4.2	1	4.2
West	56	6	10.7	8	14.3	28	50.0	9	16.1	5	8.9
Total	243	31	12.7	52	21.4	86	35.4	36	14.8	38	15.6

TABLE 27.—NUMBER OF ROOMS PER FAMILY: MANHATTAN. AVERAGES.—BY INCOME AND NATIONALITY.

Nationality.	Number of Families.	Income.				
		$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1000 to $1099
United States	44	3.3	3.2	4.25	4.1	3.8
Teutonic	27	3.5	3.7	3.4	4.25	4.3
Irish	17	3.0	3.4	3.4	3.7	5.0
Colored	28	3.45	4.3	3.9	4.0	4.0
Bohemian	14	3.25	3.0	3.0	3.25	..
Russian	34	3.1	3.25	3.25	3.7	3.8
Austrian, etc	30	3.6	3.1	3.55	3.0	3.0
Italian	49	2.6	2.8	3.2	3.9	3.2
Total	243	3.1	3.3	3.5	3.7	3.8

TABLE 28.—NUMBER OF ROOMS PER FAMILY.—BY INCOME, BOROUGH AND NATIONALITY.

Nationality.		$600 to $699						$700 to $799						$800 to $899					
		Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.
United States	Manhattan*	6	..	5	..	1	..	14	3	5	6	..	..	8	..	..	6	2	..
	Other†	5	..	1	3	1	..	5	..	1	3	1	..	5	1	..	2	2	..
Teutonic	Manhattan	2	..	1	1	..	..	7	..	2	5	..	..	8	..	5	3	..	..
	Other	2	..	1	1	..	..	..	..	..	..	..	..	1	..	..	1	..	..
Irish	Manhattan	3	..	3	..	..	..	5	..	3	2	..	..	5	..	3	2	..	..
	Other	1	..	1	..	..	..	2	..	1	1	..	..	2	..	..	..	1	1
Colored	Manhattan	11	..	7	3	1	..	6	..	4	..	..	2*	8	..	1	7	..	..
	Other	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Bohemian	Manhattan	4	..	3	1	..	..	3	..	3	..	..	..	3	..	3	..	..	..
	Other	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Russian	Manhattan	7	1	4	2	..	..	8	..	6	2	..	..	8	..	6	2	..	..
	Other	9	1	1	6	1	..	6	1	1	3	1	..	4	..	2	2	..	..
Austrian, etc.	Manhattan	5	..	2	3	..	..	8	1	5	2	..	..	9	..	4	5	..	..
	Other	1	..	..	1	..	..	1	..	..	1	..	..	..	..	..	..	..	..
Italian	Manhattan	14	6	8	..	..	..	12	5	5	1	1	..	9	2	4	2	1	..
	Other	2	..	..	2	..	..	2	..	2	..	..	..	3	1	..	1	..	1
Total	Manhattan	52	7	33	10	2	..	63	9	33	18	1	2*	58	2	26	27	3	..
	Other	20	1	4	13	2	..	16	1	5	8	2	..	15	2	2	6	3	2

* Seven rooms.

† Other boroughs combined.

TABLE 28 (*Continued*).—NUMBER OF ROOMS PER FAMILY.—BY INCOME, BOROUGH AND NATIONALITY.

NATIONALITY.		$900 TO $999						$1000 TO $1099						TOTAL.					
		Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.
United States	Manhattan	11	..	3	5	2	1	5	1	1	2	..	1	44	4	14	19	5	2
	Other	5	..	..	3	1	1	3	..	1	1	1	..	23	1	3	12	6	1
Teutonic	Manhattan	4	..	..	3	1	..	6	..	..	5	..	1	27	..	8	17	1	1
	Other	7	..	2	4	1	..	2	..	..	1	..	1	12	..	3	7	1	1
Irish	Manhattan	3	..	1	2	..	..	1	..	..	..	1	..	17	..	10	6	1	..
	Other	2	..	..	1	1	..	..	..	..	..	..	..	7	..	2	2	2	1
Colored	Manhattan	2	..	..	2	..	..	1	..	..	1	..	..	28	..	12	13	1	2*
	Other	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Bohemian	Manhattan	4	..	3	1	..	..	..	..	..	..	..	..	14	..	12	2	..	..
	Other	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Russian	Manhattan	6	..	2	4	..	..	5	..	2	2	1	..	34	1	20	12	1	..
	Other	3	..	1	1	1	..	1	..	..	..	1	..	23	2	5	12	4	..
Austrian, etc.	Manhattan	7	2	4	..	1	..	1	..	1	..	..	..	30	3	16	10	1	..
	Other	..	..	..	..	..	..	..	..	..	..	..	..	2	..	..	2	..	..
Italian	Manhattan	8	..	2	5	1	..	6	..	5	1	..	..	49	13	24	9	3	..
	Other	1	..	..	1	..	..	..	..	..	..	..	..	8	1	2	4	..	1
Total	Manhattan	45	2	15	22	5	1	25	1	9	11	2	2	243	21	116	88	13	5
	Other	18	..	3	10	4	1	6	..	1	2	2	1	75	4	15	39	13	4

* Seven rooms.

TABLE 20.—NUMBER OF ROOMS PER FAMILY.—BY BOROUGH AND INCOME.

Income.	Manhattan.						Bronx, Brooklyn, and Queens.					
	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.
$400 to $499.....	4	1	2	1	..	..	4	..	2	2	..	..
$500 to $599.....	12	3	7	2	..	..	5	..	3	2	..	..
$600 to $699.....	52	7	33	10	2	..	20	1	4	13	2	..
$700 to $799.....	63	9	33	18	1	2	16	1	5	8	2	..
$800 to $899.....	58	2	26	27	3	..	15	2	2	6	3	2
$900 to $999.....	45	2	15	22	5	1	18	..	3	10	4	1
$1000 to $1099.....	25	1	9	11	2	2	6	..	1	2	2	1
$1100 to $1199.....	9	1	2	5	1	..	9	..	..	2	6	1
$1200 to $1299.....	7	..	..	3	1	3	1	..	..	..	1	..
$1300 to $1399.....	5	..	..	3	2	..	3	..	1	..	2	..
$1400 and over.....	11	..	1	4	4	2	3	..	1	2	..	..
Total.....	291	26	128	106	21	10	100	4	22	47	22	5
$400 to $599.....	16	4	9	3	..	..	9	..	5	4	..	..
$600 to $799.....	115	16	66	28	3	2	36	2	9	21	4	..
$800 to $899.....	58	2	26	27	3	..	15	2	2	6	3	2
$900 to $1099.....	70	3	24	33	7	3	24	..	4	12	6	2
$1100 and over.....	32	1	3	15	8	5	16	..	2	4	9	1

TABLE 30.—NUMBER OF ROOMS PER FAMILY: ALL BOROUGHS COMBINED.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699						$700 to $799						$800 to $899					
	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.
United States	11	..	6	3	2	..	19	3	6	9	1	..	13	1	..	8	4	..
Teutonic	4	..	2	2	..	..	7	..	2	5	..	..	9	..	5	4	..	..
Irish	4	..	4	..	..	..	7	..	4	3	..	..	7	..	3	2	1	1
Colored	11	..	7	3	1	..	6	..	4	..	..	2*	8	..	1	7	..	..
Bohemian	4	..	3	1	..	..	3	..	3	..	..	..	3	..	3	..	..	..
Russian	16	2	5	8	1	..	14	1	7	5	1	..	12	..	8	4	..	..
Austrian, etc.	6	..	2	4	..	..	9	1	5	3	..	..	9	..	4	5	..	..
Italian	16	6	8	2	..	..	14	5	7	1	1	..	12	3	4	3	1	1
Total	72	8	37	23	4	..	79	10	38	26	3	2	73	4	28	33	6	2

Nationality.	$900 to $999						$1000 to $1099						Total.					
	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.
United States	16	..	3	8	3	2	8	1	2	3	1	1	67	5	17	31	11	3
Teutonic	11	..	2	7	2	..	8	..	..	6	..	2	39	..	11	24	2	2
Irish	5	..	1	3	1	..	1	..	..	..	1	..	24	..	12	8	3	1
Colored	2	..	..	2	..	..	1	..	..	1	..	..	28	..	12	13	1	2*
Bohemian	4	..	3	1	..	..	..	..	..	..	..	..	14	..	12	2	..	..
Russian	9	..	3	5	1	..	6	..	2	2	2	..	57	3	25	24	5	..
Austrian, etc.	7	2	4	..	1	..	1	..	1	..	..	..	32	3	16	12	1	..
Italian	9	..	2	6	1	..	6	..	5	1	..	..	57	14	26	13	3	1
Total	63	2	18	32	9	2	31	1	10	13	4	3	318	25	131	127	26	9

*Seven rooms.

TABLE 31.—NUMBER OF ROOMS PER FAMILY: ALL BOROUGHS COMBINED.—BY INCOME.

Income.	Number of Families.	Two Rooms.	Three Rooms.	Four Rooms.	Five Rooms.	Six Rooms.
$400 to $499	8	1	4	3	--	--
$500 to $599	17	3	10	4	--	--
$600 to $699	72	8	37	23	4	--
$700 to $799	79	10	38	26	3	2
$800 to $899	73	4	28	33	6	2
$900 to $999	63	2	18	32	9	2
$1000 to $1099	31	1	10	13	4	3
$1100 to $1199	18	1	2	7	7	1
$1200 to $1299	8	--	--	3	2	3
$1300 to $1399	8	--	1	3	4	--
$1400 and over	14	--	2	6	4	2
Total	391	30	150	153	43	15
$400 to $599	25	4	14	7	--	--
$600 to $799	151	18	75	49	7	2
$800 to $899	73	4	28	33	6	2
$900 to $1099	94	3	28	45	13	5
$1100 and over	48	1	5	19	17	6

TABLE 32.—NUMBER OF ROOMS PER FAMILY. PERCENTAGES. —BY INCOME AND BOROUGH.

Income.	Manhattan.						Bronx, Brooklyn and Queens.					
	Number of Families.	Two Rooms, Per cent.	Three Rooms, Per cent.	Four Rooms, Per cent.	Five Rooms, Per cent.	Six Rooms, Per cent.	Number of Families.	Two Rooms, Per cent.	Three Rooms, Per cent.	Four Rooms, Per cent.	Five Rooms, Per cent.	Six Rooms, Per cent.
$600 to $699	52	14	63	19	4	..	20	5	20	65	10	..
$700 to $799	63	14	52	29	2	3	16	6	31	50	13	..
$800 to $899	58	3	45	47	5	..	15	13	14	40	20	13
$900 to $999	45	5	33	49	11	2	18	..	16	56	22	6
$1000 to $1099	25	4	36	44	8	8	6	..	17	33	33	17
$400 to $599	16	25	56	19	..	..	9	..	56	'44	..	..
$600 to $799	115	14	57	24	3	2	36	6	25	58	11	..
$800 to $899	58	3	45	47	5	..	15	13	14	40	20	13
$900 to $1099	70	5	34	47	10	4	24	..	17	50	25	8
$1100 and over	32	3	9	47	25	16	16	..	13	25	56	6
Total (all incomes)	291	9	45	36	7	3	100	4	22	47	22	5

TABLE 33.—NUMBER OF ROOMS PER FAMILY: ALL BOROUGHS COMBINED. PERCENTAGES.—BY INCOME.

Income.	Number of Families.	Two Rooms, Per cent.	Three Rooms, Per cent.	Four Rooms, Per cent.	Five Rooms, Per cent.	Six Rooms, Per cent.
$600 to $699	72	11	51	32	6	..
$700 to $799	79	13	48	33	4	2
$800 to $899	73	6	38	45	8	3
$900 to $999	63	3	29	51	14	3
$1000 to $1099	31	3	32	42	13	10
$400 to $599	25	16	56	28	..	..
$600 to $799	151	12	50	32	5	1
$800 to $899	73	6	38	45	8	3
$900 to $1099	94	3	30	48	14	5
$1100 and over	48	2	10	40	35	13
Total (all incomes)	391	8	38	39	11	4

TABLE 34.—NUMBER OF ROOMS, DARK ROOMS, BATH ROOMS, PRIVATE TOILETS, PER FAMILY. AVERAGES.—BY INCOME AND BOROUGH.

Income.	Manhattan.					Brooklyn, Bronx, and Queens.				
	Number of Families.	Average Number per Family.				Number of Families.	Average Number per Family.			
		Rooms.	Dark Rooms.	Bath-rooms.	Private Toilets.		Rooms.	Dark Rooms.	Bath-rooms.	Private Toilets.
$400 to $499....	4	3.0	1.0	..	..	4	3.5	0.2	..	0.7
$500 to $599....	12	2.9	1.2	0.08	..	5	3.4	0.4	0.2	0.4
$600 to $699....	52	3.1	1.1	0.10	0.17	20	3.7	0.2	0.4	0.7
$700 to $799....	63	3.3	0.97	0.08	0.19	16	3.7	0.2	0.3	0.5
$800 to $899....	58	3.5	1.3	0.17	0.24	15	3.9	1.5	0.1	..
$900 to $999....	45	3.7	1.1	0.18	0.27	18	3.9	0.4	0.4	0.8
$1000 to $1099....	25	3.8	1.4	0.24	0.24	6	4.25	0.75	0.5	0.75
$1100 to $1199....	9	3.7	0.3	0.11	0.33	9	4.9	0.2	0.7	0.6
$1200 to $1299....	7	5.0	1.0	0.7	0.7	1	5.0	3.0	1.0	1.0
$1300 to $1399....	5	4.4	0.4	0.2	0.2	3	4.3	1.7	0.3	0.7
$1400 and over....	11	5.0	1.4	0.8	0.8	3	4.0	1.0	1.0	1.0
Total families.....	291	..	..	..	..	100	..	..	..	..
$400 to $599....	16	2.9	1.2	0.06	..	9	3.4	0.3	0.1	0.5
$600 to $799....	115	3.2	1.3	0.09	0.18	36	3.7	0.2	0.4	0.6
$800 to $899....	58	3.5	1.3	0.17	0.24	15	3.9	1.5	0.1	..
$900 to $1099....	70	3.7	1.2	0.19	.026	24	4.0	0.5	0.4	0.6
$1100 and over....	32	4.5	0.85	0.49	0.55	16	4.6	0.8	0.7	0.7

TABLE 35.—DARK ROOMS, BATH-ROOMS, ETC.: ALL BOROUGHS. NUMBER OF FAMILIES REPORTING. —BY INCOME AND NATIONALITY.

Nationality.	$600 to $699				$700 to $799				$800 to $899				$900 to $999				$1000 to $1099				Total.			
	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.
United States	11	6	..	3	19	15	2	6	13	9	3	4	16	13	1	4	8	5	3	3	67	48	9	20
Teutonic	4	3	..	..	7	5	..	..	9	5	1	1	11	1	2	4	8	4	2	2	39	18	5	7
Irish	4	2	..	..	7	2	..	..	7	6	1	3	5	3	..	..	1	1	..	..	24	14	1	3
Colored	11	10	1	1	6	3	2	2	8	6	4	4	2	2	1	1	1	1	..	..	28	22	8	8
Bohemian	4	3	..	..	3	3	..	..	3	3	..	..	4	3	1	1	..	..	..	..	14	12	1	1
Russian	16	3	5	7	14	2	3	5	12	6	1	1	9	3	4	5	6	3	3	2	57	17	16	20
Austrian, etc.	6	2	3	3	9	4	1	2	9	7	1	3	7	..	1	1	1	1	..	..	32	14	6	9
Italian	16	10	2	6	14	8	2	5	12	5	1	2	9	4	3	5	6	2	1	1	57	29	9	19
Total	72	39	11	20	79	42	10	20	73	47	12	18	63	29	13	21	31	17	9	8	318	174	55	87

TABLE 36.—DARK ROOMS, BATH-ROOMS, ETC. NUMBER OF FAMILIES REPORTING.—BY BOROUGH, INCOME, AND NATIONALITY.

Nationality.	Boroughs.	$600 to $699				$700 to $799				$800 to $899				$900 to $999				$1000 to $1099				Total.			
		Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.
United States ...	Manhattan	6	4	..	..	14	13	1	4	8	6	2	3	11	9	1	3	5	4	1	1	44	36	5	11
	Other	5	2	..	3	5	2	1	2	5	3	1	1	5	4	..	1	3	1	2	2	23	12	4	9
Teutonic.....	Manhattan	2	2	..	..	7	5	..	..	8	5	1	1	4	1	..	..	6	3	2	2	27	16	3	3
	Other	2	1	..	..	..	..	..	..	1	..	..	..	7	..	2	4	2	1	..	..	12	2	2	4
Irish.....	Manhattan	3	2	..	..	5	2	..	..	5	4	..	1	3	1	..	..	1	1	..	..	17	10	..	1
	Other	1	..	..	..	2	..	..	..	2	2	1	2	2	2	..	..	..	..	..	..	7	4	1	2
Colored	Manhattan	11	10	1	1	6	3	2	2	8	6	4	4	2	2	1	1	1	1	..	..	28	22	8	8
	Other	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Bohemian.....	Manhattan	4	3	..	..	3	3	..	..	3	3	..	..	4	3	1	1	..	..	..	..	14	12	1	1
	Other	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Russian.	Manhattan	7	2	1	1	8	1	..	..	8	4	1	1	6	3	1	2	5	3	2	1	34	13	5	5
	Other	9	1	4	6	6	1	3	5	4	2	..	..	3	..	3	3	1	..	1	1	23	4	11	15
Austrian, etc....	Manhattan	5	2	2	2	8	4	..	1	9	7	1	3	7	..	1	1	1	1	..	..	30	14	4	7
	Other	1	..	1	1	1	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	2	..	2	2
Italian.....	Manhattan	14	10	1	5	12	8	2	5	9	4	1	2	8	4	3	5	6	2	1	1	49	28	8	18
	Other	2	..	1	1	2	..	..	..	3	1	..	..	1	..	..	..	..	..	..	..	8	1	1	1
Total.....	Manhattan	52	35	5	9	63	39	5	12	58	39	10	15	45	23	8	13	25	15	6	5	243	151	34	54
	Other	20	4	6	11	16	3	5	8	15	8	2	3	18	6	5	8	6	2	3	3	75	23	21	33

TABLE 37.—DARK ROOMS, BATH-ROOMS, ETC.—NUMBER OF FAMILIES REPORTING.—BY BOROUGHS, (COMBINED AND SEPARATE) AND INCOME.

Income.	All Boroughs.				Manhattan.				Bronx, Brooklyn, and Queens			
	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.	Number of Families.	One or more Dark Rooms.	Bath-rooms.	Private Toilet.
$400 to $499	8	4	..	3	4	3	..	..	4	1	..	3
$500 to $599	17	12	1	5	12	10	1	3	5	2	1	2
$600 to $699	72	39	11	20	52	35	5	9	20	4	6	11
$700 to $799	79	42	10	20	63	39	5	12	16	3	5	8
$800 to $899	73	47	12	18	58	39	10	15	15	8	2	3
$900 to $999	63	29	14	21	45	23	8	13	18	6	5	8
$1000 to $1099	31	17	9	8	25	15	6	5	6	2	3	3
$1100 to $1199	18	4	7	8	9	3	1	3	9	1	6	5
$1200 to $1299	8	4	6	6	7	3	5	5	1	1	1	1
$1300 to $1300	8	4	1	2	5	2	1	1	3	2	..	1
$1400 and over	14	6	9	9	11	4	7	7	3	2	2	2
Total	391	208	80	120	291	176	49	73	100	32	31	47
$400 to $599	25	16	1	8	16	13	1	3	9	3	1	5
$600 to $799	151	81	21	40	115	74	10	21	36	7	11	19
$800 to $899	73	47	12	18	58	39	10	15	15	8	2	3
$900 to $1099	94	46	23	29	70	38	14	18	24	8	8	11
$1100 and over	48	18	23	25	32	12	14	16	16	6	9	9

TABLE 38.—DARK ROOMS, BATH-ROOMS, ETC.—NUMBER OF FAMILIES REPORTING. PERCENTAGES.—BY BOROUGHS (COMBINED AND SEPARATE) AND INCOME.

Income.	All Boroughs.				Manhattan.				Brooklyn, Bronx, and Queens.			
	Number of Families.	One or More Dark Rooms, Per Cent.	Bath-rooms, Per Cent.	Private Toilet, Per Cent.	Number of Families.	One or More Dark Rooms, Per Cent.	Bath-rooms, Per Cent.	Private Toilet, Per Cent.	Number of Families.	One or More Dark Rooms, Per Cent.	Bath-rooms, Per Cent.	Private Toilet, Per Cent.
$600 to $699	72	54	15	28	52	67	10	17	20	4	30	55
$700 to $799	79	53	8	16	63	56	8	19	16	17	31	50
$800 to $899	73	64	16	25	58	67	17	26	15	53	13	20
$900 to $999	63	46	21	33	45	51	18	29	18	33	28	44
$1000 to $1099	31	55	34	26	25	60	24	20	6	33	50	50
$400 to $599	25	64	4	32	16	81	8	19	9	33	11	55
$600 to $799	151	54	14	26	115	64	9	18	36	19	31	53
$800 to $899	73	64	16	24	58	67	17	26	15	53	13	20
$900 to $1099	94	49	24	31	70	54	20	26	24	33	33	46
$1100 and over	48	38	48	40	32	38	43	50	16	38	56	56
Total (all incomes)	391	53	20	31	291	60	17	25	100	32	31	47

TABLE 39.—OVER-CROWDED FAMILIES. NUMBER OF FAMILIES REPORTING LESS THAN FOUR ROOMS AND MORE THAN 1½ PERSONS PER ROOM.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699						$700 to $799						$800 to $899					
	Number of Families.						Number of Families.						Number of Families.					
	Manhattan.			Other Boroughs.			Manhattan.			Other Boroughs.			Manhattan.			Other Boroughs.		
	Total.	Less than Four Rooms.	More than 1½ Persons per Room.	Total.	Less than Four Rooms.	More than 1½ Persons per Room.	Total.	Less than Four Rooms.	More than 1½ Persons per Room.	Total.	Less than Four Rooms.	More than 1½ Persons per Room.	Total.	Less than Four Rooms.	More than 1½ Persons per Room.	Total.	Less than Four Rooms.	More than 1½ Persons per Room
United States	6	5	3	5	1	1	14	8	7	5	1	1	8	..	..	5	1	1
Teutonic	2	1	1	2	1	1	7	2	1	..	..	..	8	5	3	1	..	..
Irish	3	3	3	1	1	1	5	3	3	2	1	1	5	1	3	2	..	..
Colored	11	7	7	..	..	..	6	4	4	..	..	..	8	2	3	..	..	..
Bohemian	4	3	2	..	..	..	3	3	3	..	..	..	3	3	3	..	..	..
Russian	7	5	6	9	2	1	8	5	6	6	1	3	8	3	8	4	..	4
Austrian, etc	5	2	3	1	..	..	8	6	6	1	..	..	9	4	5	..	..	..
Italian	14	14	11	2	1	1	12	10	11	2	2	..	9	6	7	3	1	2
Total	52	40	36	20	6	5	63	41	41	16	5	5	58	24	32	15	2	7

TABLE 39 (*Continued*).—OVER-CROWDED FAMILIES. NUMBER OF FAMILIES REPORTING LESS THAN FOUR ROOMS AND MORE THAN 1½ PERSONS PER ROOM.—BY NATIONALITY AND INCOME.

NATIONALITY.	$900 TO $999						$1000 TO $1099						TOTAL.					
	Number of Families.						Number of Families.						Number of Families.					
	Manhattan.			Other Boroughs.			Manhattan.			Other Boroughs.			Manhattan.			Other Boroughs.		
	Total.	Less than Four Rooms.	More than 1½ Persons per Room.	Total.	Less than Four Rooms.	More than 1½ Persons per Room.	Total.	Less than Four Rooms.	More than 1½ Persons per Room.	Total.	Less than Four Rooms.	More than 1½ Persons per Room.	Total.	Less than Four Rooms.	More than 1½ Persons per Room.	Total.	Less than Four Rooms.	More than 1½ Persons per Room.
United States	11	3	4	5	..	..	5	2	2	3	1	1	44	18	16	23	4	4
Teutonic	4	..	..	7	2	2	6	..	..	2	..	..	27	8	5	12	3	3
Irish	3	1	1	2	..	..	1	..	..	..	..	..	17	8	10	7	2	2
Colored	2	1	1	..	..	..	1	1	1	..	..	..	28	15	16	..	..	..
Bohemian	4	3	3	..	..	..	..	..	..	..	..	..	14	12	11	..	..	..
Russian	6	3	4	3	..	1	5	2	2	1	..	..	34	18	26	23	3	9
Austrian, etc	7	6	6	..	..	..	1	1	1	..	..	..	30	19	21	2	..	..
Italian	8	2	3	1	..	..	6	5	2	..	..	..	49	37	34	8	4	3
Total	45	19	22	18	2	3	25	11	8	6	1	1	243	135	139	75	16	21

TABLE 40.—OVER-CROWDED FAMILIES. NUMBER OF FAMILIES REPORTING MORE THAN 1½ PERSONS PER ROOM. PERCENTAGES.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699			$700 to $799			$800 to $899		
	Manhattan, Per Cent.	Brooklyn, Bronx, and Queens, Per Cent.	All Boroughs, Per Cent.	Manhattan, Per Cent.	Brooklyn, Bronx, and Queens, Per Cent.	All Boroughs, Per Cent.	Manhattan, Per Cent.	Brooklyn, Bronx, and Queens, Per Cent.	All Boroughs, Per Cent.
United States	50	20	37	50	20	42	..	20	8
Teutonic	50	50	50	14	..	14	38	..	33
Irish	100	100	100	60	50	57	60	..	42
Colored	64	..	64	67	..	67	38	..	38
Bohemian	50	..	50	100	..	100	100	..	100
Russian	86	11	44	75	50	64	100	100	100
Austrian, etc.	60	..	50	75	..	67	55	..	56
Italian	79	50	75	93	..	79	78	75	75
Total	69	25	57	65	31	58	55	47	53

Nationality.	$900 to $999			$1000 to $1099			Total.		
	Manhattan, Per Cent.	Brooklyn Bronx, and Queens, Per Cent.	All Boroughs, Per Cent.	Manhattan, Per Cent.	Brooklyn, Bronx, and Queens, Per Cent.	All Boroughs, Per Cent.	Manhattan, Per Cent.	Brooklyn, Bronx, and Queens, Per Cent.	All Boroughs, Per Cent.
United States	36	..	25	40	33	38	36	17	30
Teutonic	..	29	18	..	..	..	19	25	21
Irish	33	..	20	..	..	..	59	29	50
Colored	50	..	50	100*	..	100*	57	..	57
Bohemian	75	..	75	..	..	..	79	..	79
Russian	67	33	56	40	..	33	76	39	60
Austrian, etc.	86	..	86	100*	..	100*	70	..	66
Italian	37	..	33	33	..	33	71	38	65
Total	49	17	41	32	17	29	58	28	50

*1 case.

TABLE 41.—OVER-CROWDED FAMILIES. NUMBER OF FAMILIES REPORTING LESS THAN FOUR ROOMS AND OVER 1½ PERSONS PER ROOM.—BY INCOME AND BOROUGHS (COMBINED AND SEPARATE).

Income.	All Boroughs.					Manhattan.					Brooklyn, Bronx, and Queens.				
	Total Number of Families.	Having less than Four Rooms.		Over 1½ Persons per Room.		Total Number of Families.	Having less than Four Rooms.		Over 1½ Persons per Room.		Total Number of Families.	Having less than Four Rooms.		Over 1½ Persons per Room.	
		Number.	Per Cent.	Number.	Per Cent.		Number.	Per Cent.	Number.	Per Cent.		Number.	Per Cent.	Number.	Per Cent.
$400 to $499	8	5	63	5	63	4	3	75	3	75	4	2	50	2	50
$500 to $599	17	13	76	12	71	12	10	83	9	75	5	3	60	3	60
$600 to $699	72	46	64	41	57	52	40	77	36	69	20	6	30	5	25
$700 to $799	79	46	58	46	58	63	41	65	41	65	16	5	31	5	31
$800 to $899	73	26	36	39	53	58	24	41	32	55	15	2	13	7	47
$900 to $999	63	21	33	25	40	45	19	42	22	49	18	2	11	3	17
$1000 to $1099	31	12	39	9	29	25	11	44	8	32	6	1	17	1	17
$1100 to $1199	18	1	6	3	17	9	..	..	3	33	9	1	11	..	..
$1200 to $1299	8	..	..	..	..	7	..	..	..	..	1	..	..	..	..
$1300 to $1399	8	..	..	4	50	5	..	..	2	40	3	..	..	2	67
$1400 and over	14	1	7	3	21	10	..	..	2	20	4	1	25	1	25
Total	391	171	44	187	48	290	148	51	158	55	101	23	23	29	29
$400 to $599	25	18	72	17	68	16	13	81	12	80	9	5	55	5	55
$600 to $799	151	92	61	87	58	115	81	70	77	67	36	11	31	10	30
$800 to $899	73	26	36	39	53	58	24	41	32	55	15	2	13	7	47
$900 to $1099	94	33	35	34	36	70	30	43	30	43	24	3	13	4	17
$1100 and over	48	2	42	10	21	31	..	..	7	23	17	2	12	3	18

TABLE 42.—OVER-CROWDED FAMILIES. NUMBER OF FAMILIES HAVING MORE THAN 1½ PERSONS PER ROOM.—BY NATIONALITY AND INCOME.

Nationality.	Total Number of Families.	Over-crowded—Number of Families.					
		$600 to $699.	$700 to $799.	$800 to $899.	$900 to $999.	$1000 to $1099.	Total.
United States	67	4	8	1	4	3	20
Teutonic	39	2	1	3	2	..	8
Irish	24	4	4	3	1	..	12
Colored	28	7	4	3	1	1	16
Bohemian	14	2	3	3*	3	..	11
Russian	57	7	9	12	5	2	35
Austrian, etc.	32	3	6	5	6	1	21
Italian	57	12	11	9	3	2	37
Total	318	41	46	39	25	9	160

TABLE 43.—OVER-CROWDED FAMILIES.—BY SOURCE OF INCOME AND NATIONALITY.

Nationality.	$600 to $699					$700 to $799					$800 to $899				
	Number of Families.	Number Over-crowded.	Income from: Father Only.	Other Sources.	Lodgers.	Number of Families.	Number Over-crowded.	Income from: Father Only.	Other Sources.	Lodgers.	Number of Families.	Number Over-crowded.	Income from: Father Only.	Other Sources.	Lodgers.
United States	11	4	4	..	..	19	8	3	5	3	13	1	1	..	..
Teutonic	4	2	1	1	..	7	1	1	..	..	9	3	3	..	..
Irish	4	4	4	..	..	7	4	3	1	..	7	3	1	2	..
Colored	11	7	6	1	1	6	4	2	2	..	8	3	1	2	2
Bohemian	4	2	..	2	2	3	3	1	2	2	3	3	..	3	..
Russian	16	7	3	4	4	14	9	2	7	7	12	12	2	10	8
Austrian, etc.	6	3	..	3	3	9	6	1	5	4	9	5	1	4	3
Italian	16	12	6	6	4	14	11	7	4	4	12	9	2	7	3
Total	72	41	24	17	14	79	46	20	26	20	73	39	11	28	16

Nationality.	$900 to $999					$1000 to $1099					Total.							
	Number of Families.	Number Over-crowded.	Income from: Father Only.	Other Sources.	Lodgers.	Number of Families.	Number Over-crowded.	Income from: Father Only.	Other Sources.	Lodgers.	Total Number of Families.	Total Over-crowded.	Income from: Father Only. Number.	Father Only. Per Cent.	Other Sources. Number.	Other Sources. Per Cent.	Lodgers. Number.	Lodgers. Per Cent.
United States	16	4	2	2	..	8	3	2	1	1	67	20	12	60	8	40	4	20
Teutonic	11	2	2	..	..	8	1	..	..	..	39	8	7	88	1	13	..	..
Irish	5	1	1	..	..	1	..	..	..	..	24	12	9	75	3	25	..	..
Colored	2	1	..	1	1	1	1	..	1	1	28	16	9	56	7	44	5	31
Bohemian	4	3	..	3	..	..	..	..	..	..	14	11	1	9	10	91	4	36
Russian	9	5	..	5	4	6	2	..	2	2	57	35	7	20	28	80	25	71
Austrian, etc.	7	6	3	3	2	1	1	..	1	..	32	21	5	24	16	76	12	57
Italian	9	3	1	2	2	6	2	..	2	2	57	37	16	43	21	56	15	40
Total	63	25	9	16	9	31	9	2	7	6	318	160	66	41	94	59	65	41

TABLE 44.—OVER-CROWDED FAMILIES. NUMBER AND PER CENT. REPORTING SURPLUS AND DEFICIT.—BY INCOME.

Income.	Number of Families.	Number of Over-crowded.	Reporting:					
			Balance within $25.00.		Surplus.		Deficit.	
			Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$600 to $699	72	41	15	36	12	30	14	34
$700 to $799	79	46	17	37	20	43	9	20
$800 to $899	73	39	10	26	22	56	7	18
$900 to $999	63	25	10	40	12	48	3	12
$1000 to $1099	31	9	2	22	4	44	3	10
Total	318	160	54	34	70	44	36	22
$600 to $799	151	87	32	37	32	37	23	26
$800 to $899	73	39	10	26	22	56	7	18
$900 to $1099	94	34	12	35	16	47	6	18

TABLE 45.—OVER-CROWDED FAMILIES. NUMBER REPORTING SURPLUS AND DEFICIT.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699				$700 to $799				$800 to $899			
	Total Number of Families.	Number Reporting:			Number of Families.	Number Reporting:			Number of Families.	Number Reporting:		
		Balance within $25.00.	Surplus.	Deficit.		Balance within $25.00.	Surplus.	Deficit.		Balance within $25.00.	Surplus.	Deficit.
United States	4	3	--	1	8	3	2	3	1	1	--	--
Teutonic	2	1	--	1	1	--	1	--	3	1	--	2
Irish	4	2	1	1	4	1	1	2	3	--	3	--
Colored	7	3	1	3	4	3	--	1	3	--	--	3
Bohemian	2	1	--	1	3	3	--	--	3	3	--	--
Russian	7	2	2	3	9	2	7	--	12	1	10	1
Austrian, etc	3	1	2	--	6	3	3	--	5	3	2	--
Italian	12	2	6	4	11	2	6	3	9	1	7	1
Total	41	15	12	14	46	17	20	9	39	10	22	7

Nationality.	$900 to $999				$1000 to $1099				Total.					
	Number of Families.	Number Reporting:			Number of Families.	Number Reporting:			Total Number of Families.	Families Reporting:				
		Balance within $25.00.	Surplus.	Deficit.		Balance within $25.00.	Surplus.	Deficit.		Balance.		Surplus.		Deficit.
										Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
United States	4	2	1	1	3	2	--	1	20	11	55	3	15	6	30
Teutonic	2	--	1	1	--	--	--	--	8	2	25	2	25	4	50
Irish	1	--	1	--	--	--	--	--	12	3	25	6	50	3	25
Colored	1	--	1	--	1	--	1	--	16	6	38	3	19	7	43
Bohemian	3	3	--	--	--	--	--	--	11	10	91	--	--	1	9
Russian	5	1	3	1	2	--	--	2	35	6	17	22	63	7	20
Austrian, etc	6	3	3	--	1	--	1	--	21	10	48	11	52	--	--
Italian	3	1	2	--	2	--	2	--	37	6	17	23	63	8	21
Total	25	10	12	3	9	2	4	3	160	54	34	70	44	36	22

TABLE 46.—RENT IN RELATION TO LODGERS: MANHATTAN.—BY INCOME.

Rent per Month.	$600 to $699		$700 to $799		$800 to $899		$900 to $999		$1000 to $1099		Total.		
	Number of Families.		Number of Families.		Number of Families.		Number of Families.		Number of Families.		Number of Families.		
	Total.	With Lodgers.	Total.	With Lodgers.	Total.	With Lodgers.	Total.	With Lodgers.	Total.	With Lodgers.	Total.	With Lodgers.	Per Cent.
$10 and under	10	2	12	4	6	..	3	..	..	..	31	6	19.5
$10 to $12	8	2	17	4	9	2	6	1	2	1	42	10	23.8
$12 to $14	20	4	13	5	21	6	13	1	7	1	74	17	23.0
$14 to $16	8	3	6	2	8	2	9	2	7	5	28	14	50.0
$16 to $18	5	4	8	5	3	2	7	5	6	2	29	18	62.1
Over $18	1	..	7	4	11	10	7	3	3	1	29	18	62.1
Total	52	15	63	24	58	22	45	12	25	10	243	83	34.0

TABLE 47.—RENT IN RELATION TO LODGERS: MANHATTAN. PERCENTAGES*.—BY INCOME.

Rent per Month.	$600 to $699		$700 to $799		$800 to $899		$900 to $999		$1000 to $1099	
	All Families, Per Cent.	Families without Lodgers, Per Cent.	All Families, Per Cent.	Families with Lodgers, Per Cent.	All Families, Per Cent.	Families without Lodgers, Per Cent.	All Families, Per Cent.	Families without Lodgers, Per Cent.	All Families, Per Cent.	Families without Lodgers, Per Cent.
Below $10	9.6	9.6	11.1	7.9	1.7	1.7	6.6	4.4	..	..
$10 and below	19.2	15.4	19.0	12.7	10.3	10.3	6.7	6.7	..	..
$12 and below	34.6	26.9	46.0	33.3	25.9	22.4	20.0	17.8	8.0	4.0
$14 and above	36.5	21.1	44.5	22.2	51.7	22.4	66.7	44.5	72.0	40.0
$15 and above	23.1	11.5	33.4	15.9	38.0	13.8	46.6	26.7	60.0	32.0
$16 and above	19.2	7.7	28.6	12.7	29.3	5.2	35.6	15.5	40.0	24.0
$18 and above	1.9	1.9	12.7	6.3	21.2	1.7	24.4	11.1	24.0	12.0
$20 and above	1.9	1.9	9.5	3.2	8.6	1.7	13.3	6.7	4.0	4.0

*Percentages are reckoned in each income-group on the basis of the total number of families in that group.

TABLE 48.—LODGERS IN RELATION TO OVER-CROWDING. NUMBER AND PER CENT. OF FAMILIES.—BY INCOME.

Income.	Number of Families.				Percentages.		
	Total Number of Families.	Over-crowded.	Having Lodgers.	Over-crowded Having Lodgers.	Having Lodgers. Per Cent. of all Families.	Over-crowded. Having Lodgers.	
						Per Cent. of All Over-crowded Families.	Per Cent. of All Families Having Lodgers.
$600 to $699	72	41	17	14	24	34	82
$700 to $799	79	46	26	20	33	43	77
$800 to $899	73	39	25	16	34	41	64
$900 to $999	63	25	13	9	21	36	70
$1000 to $1099	31	9	12	6	39	67	50
Total	318	160	93	65	29	41	70
$600 to $799	151	87	43	34	28	39	79
$800 to $899	73	39	25	16	34	41	64
$900 to $1099	94	34	25	15	27	74	60

TABLE 49.—INCREASE OF RENT: MANHATTAN.—BY DISTRICTS.

Districts of Manhattan.	Total Number of Families.	Number Having Moved Within One Year.	Number Not Having Moved.	Reported Increase.			Amount of Increase Reported.						
				Number of Families.	Per Cent. of Total.	Per Cent. of Those Not Having Moved.	$0.50	$1.00	$1.50	$2.00	$2.50	$3.00	Over $3.00
North	30	12	18	3	10	17	..	3	..	..	..	..	..
East	49	7	42	25	51	60	3	8	4	9	1	..	..
South-east	84	16	68	36	43	53	4	16*	3	6	1	2	4‡
South-west	24	3	21	9	38	43	..	5	1	2	1	..	..
West	56	7	49	29	52	57	3	4	5	10	1	3	3†
Total	243	45	198	102	42	52	10	36	13	27	4	5	7

*Including one case at $1.25. †One case at $3.50; two cases at $4.00.
‡ Three cases at $4.00; six cases at $5.00.

TABLE 50.—INCREASE OF RENT: MANHATTAN.—BY MONTHLY RENTAL.

Rent per Month..	Total Number of Families.	Number Having Moved Within One Year.	Number Not Having Moved.	Relative Increase.			Amount of Increase Reported						
				Number of Families.	Per Cent. of Total.	Per Cent. of Those Not Having Moved.	$0.50	$1.00	$1.50	$2.00	$2.50	$3.00	Over $3.00
$10 and under	31	2	29	13	42	44	2	6	..	4	1	..	..
$10 to $12	42	9	33	24	57	73	2	10*	6	6	..	..	..
$12 to $14	74	8	66	31	42	47	5	12	2	6	..	4	2‡
$14 to $16	38	6	32	19	50	59	..	..	4	9	3	1	2‡
$16 to $18	29	11	18	6	21	33	1	2	1	1	..	..	1†
Over $18	29	9	20	9	31	45	..	6	..	1	..	..	2§
Total	243	45	198	102	42	53	10	36	13	27	4	5	7

*Including one at $1.25. †$3.50. ‡$4.00. §One case $4.00; one case $5.00.

2. CAR-FARE.

Closely allied to expenditure for rent is expenditure for car-fare. The general averages for this item give little information because the amount of car-fare paid in a given case depends upon the distance of the dwelling from the wage-earner's place of work, rather than upon income or nationality or even occupation. It is to be expected, therefore, that car-fares will bulk larger, absolutely and relatively, in Brooklyn and the Bronx than in Manhattan. Tables 51–53 (pages 113–114) show that 67 per cent. of our families outside of Manhattan, and only 52 per cent. of the families residing in Manhattan, report expenditure for car-fare.

In the elaboration of the returns, car-fares for visiting, recreation, etc., have been taken out of the car-fare account and charged to recreation. Such car-fares are not considered in the discussion of this section. As to the amount paid, families paying $30 or more constitute 23 per cent. of the total number of families in Manhattan, and 36 per cent. of the families in the other boroughs. Those paying $20 and over constitute 31 per cent. of the families in Manhattan, and 39 per cent. of the families in the other boroughs. It is to be noted, however, that a large number of families report no expenditure for car-fare; namely, 48 per cent. of all in Manhattan, and 33 per cent. of all in the other boroughs. This means that a large proportion even of the workers who reside in Brooklyn and the Bronx are employed within walking distance of their homes. An examination of the returns regarding car-fare from the different sections of Manhattan (page 114) shows that families living north of 14th street pay more in car-fare than families in other regions, while those residing in the South-east, paying the highest rents, have the smallest expenditure for car-fare. Or, by number of families: Of 30 families in the North, 60 per cent. pay car-fare; of 49 in the East, 72 per cent.; of 84 in the South-east, 35 per cent.; of 24 in the South-west, 46 per cent.; and of 56 families in the West, 61 per cent. pay car-fare.

Of the 243 Manhattan families, 76 report an expenditure of $20 and over for car-fares. This indicates that the father usually rides to his work. Of these 76 families, 17 were in our North section, making 57 per cent. of all the families there; 22 were in the East,

or 45 per cent. of all families in that section. In the South-east were only 14 of these cases, comprising 17 per cent. of all families in that region. The same percentage prevailed in the South-west, while in the West 19, or 34 per cent. of all families, paid over $20 in car-fare. That is to say, the people who live in the Southern end of the island save in car-fare a part of what they have to pay out in rent. A comparison of expenditures for car-fare in different income-groups and nationalities yields no significant results. It is to be observed that of the 25 families with incomes under $600, 13 report payments for car-fare, and 13 of the 48 families with incomes of $1100 and above report no expenditure for this purpose. Table 51 shows the variation in car-fare with variations in rent. So far as it is possible to make any generalization from it, it seems to show that expenditure for car-fare does not fall off as rent increases. If the line is drawn at a $15 rental, of 138 families paying from $10.50 to $15.00 a month, 76 families, or 55 per cent., report car-fare, as against 51 per cent. of the 74 families paying a rent of $15.50 to $18.00 a month.

TABLE 51.—CAR-FARE: MANHATTAN AND BROOKLYN. NUMBER OF FAMILIES REPORTING GIVEN AMOUNTS.—BY MONTHLY RENTAL.

Expenditure for Car-fare.	Monthly Rent.										Total Number of Families.		Per Cent. of All Families.	
	$10 and Under.		$10.50 to $12.50		$13 to $15		$15.50 to $17.50		Over $17.50					
	Manhattan.	Brooklyn.	Manhattan.	Brooklyn.	Manhattan.	Brooklyn.	Manhattan.	Brooklyn.	Manhattan.	Brooklyn.	Manhattan.	Brooklyn.	Manhattan.	Brooklyn.
Under $10	5	1	10	3	10	3	4	..	9	..	38	7	15.6	13.5
$10 to $20	2	2	3	2	7	2	1	..	..	1	13	7	5.3	13.5
$20 to $30	..	..	5	1	8	1	2	..	5	..	20	2	8.2	3.8
$30 to $40	3	1	9	3	20	4	6	2	9	..	47	10	19.3	19.2
Over $40	3	2	1	3	3	2	1	2	1	..	9	9	3.7	17.5
Total reporting car-fare	13	6	28	12	48	12	14	4	24	1	127	35	..	..
Total number of families	31	9	52	20	86	17	36	5	38	1	243	52	..	..

TABLE 52.—CAR-FARE. NUMBER OF FAMILIES REPORTING GIVEN AMOUNTS.—BY BOROUGH.

Borough.	Total Number of Families.	Number Reporting Car-fare of:					Total.	
		Under $10.	$10 to $20.	$20 to $30.	$30 to $40.	Over $40.	Number.	Per Cent. of All Families.
Manhattan	243	38	13	20	47	9	127	52
Bronx	15	3	..	..	4	..	7	47
Brooklyn	52	7	7	2	10	9	35	67
Queens	8	1	3	..	2	2	8	100

TABLE 53.—CAR-FARE: MANHATTAN. FAMILIES REPORTING EXPENDITURES FOR CAR-FARE.—BY DISTRICT AND AMOUNT OF RENT.

Rent per Month.	North.			East.			South-east.			South-west.			West.			Total.		
	Total Number of Families.	Number Reporting Car-fare.	Per Cent. Reporting Car-fare.	Total Number of Families.	Number Reporting Car-fare.	Per Cent. Reporting Car-fare.	Number of Families.	Number Reporting Car-fare.	Per Cent. Reporting Car-fare.	Number of Families.	Number Reporting Car-fare.	Per Cent. Reporting Car-fare.	Number of Families.	Number Reporting Car-fare.	Per Cent. Reporting Car-fare.	Total Number of Families.	Number Reporting Car-fare.	Per Cent. Reporting Car-fare.
$10 and under	5	..	..	9	7	77.8	6	..	..	5	1	20.0	6	5	83.4	31	13	42
$10.50 to $12.50	8	7	87.6	9	4	44.4	21	8	38.1	6	2	33.3	8	7	87.5	52	28	54
$13.00 to $15.00	5	4	80.0	15	13	86.6	27	8	29.6	11	7	63.6	28	16	59.1	86	48	56
$15.50 to $17.50	4	3	75.0	6	3	50.0	16	5	31.2	1	1	100.0	9	2	22.2	36	14	40
$18 and over	8	4	50.0	10	8	80.0	14	8	57.0	1	..	..	5	4	80.0	38	24	63
Total	30	18	60	49	35	72	84	29	35	24	11	46	56	34	61	243	127	52

3. FUEL AND LIGHT.

The expenditures for fuel and light as shown in the tables of averages (Table 54, page 118, and Table 15, page 70) vary less with differences of income and nationality than most of the other items of the budget. The average for families with $600 incomes is $37.71, and for families with $1000 incomes $46.11; and in no case does the average reach $50.00 with incomes below $1500 a year. Among different nationalities the expenditure varies more widely, owing, in some instances, to the small number of cases. The Bohemians and the colored people show the highest range of expenditure for fuel; the Italians, except in the $600 income-group, the lowest. Expenditure for fuel and light forms a constantly decreasing per cent. of the total expenditures, being 5.8 per cent. for incomes between $600 and $700, and 3.8 per cent. for incomes between $1100 and $1200. (Table 15, page 70.)

An indication of the low standard of living is found in the gathering of fuel, for the most part wood, on the streets and elsewhere free of cost (Table 55, page 119). One hundred and nineteen of the 318 families, with incomes between $600 and $1100, report the gathering of fuel in this way. These cases are most frequent in families of the lower income-groups as will be seen in Table 55 A. Fifty-one per cent. of the families in the $600 group gather wood free, 35 per cent. in the $700 group, 42 per cent. in the $800 group, and 24 and 26 per cent. of the families in the $900 and $1000 groups respectively. By nationalities, 64 per cent. of the Bohemian families, 54 per cent. of the Irish, 50 per cent. of the colored, 49 per cent. of the Italians (including 9 cases where the man is a fuel-dealer), and 46 per cent. of the American families gather free fuel. Only 11 per cent. of the Russians and 16 per cent. of the Austrian group report free fuel. In most cases the wood gathered consists of boxes thrown out by the merchants, or waste material from building operations. One family reports picking up coal in the neighborhood of a coal-yard, and the employees of wood-working establishments sometimes bring home more or less fuel. Considered by locality, the proportion of wood-gatherers is exactly the same in Manhattan and in Brooklyn, or 35 per cent. Sixteen out of the 23 families reported from Bronx and Queens gathered wood free.

What is provided in return for the outlay for fuel and light varies much more widely between the individual families than the group-average would indicate. There is a difference in the amount of fuel required, according to the number and size of the rooms occupied and according to the character of the building. Families living in the Yorkville district reported larger expenditures for fuel than those living in the more compactly built tenement-houses of the lower East Side. Individual economy and extravagance also appear in the variation of the expenditures for fuel and light, as well as differences of taste and habit as to the amount of heat and light required. A comparison of the books is the basis of the following estimate of the requirements for a family occupying a four-room tenement:

Three tons coal at $6.50	$21.00
Wood and matches	3.00
Gas, $2.00 a month in summer and $1.00 in winter	18.00
	$42.00

Coal is bought, in a few cases, by the ton or half-ton, but usually in small quantities—by the bag of 100 pounds for 35 or 40 cents, by the bushel of 75 pounds at 25 cents, or by the pail of 25 pounds for 10 cents. If the 6000 pounds (3 tons) of coal in the estimate given above were bought by the bag at 40 cents, or by the pail at 10 cents, it would cost $24.00.*

*One report of coal for a family with income of $600, occupying 4 rooms is as follows:

2 months in winter, 3 bushels a week	24 bu.
4 months in winter, 2 bushels a week	32 "
6 months in summer	6 "
	62 bu.

Another family with income of $650, occupying 3 rooms, shows coal used about 5 months:

300 lbs. at 35 cents for 1 week in very cold weather.
200 lbs. at 35 cents for 1 week in moderately cold weather.
In summer bought by 100 pounds for 6 weeks, just for washday, $1.75

The report for another family, with an income of $792, occupying 4 rooms is:

For 17 weeks in winter 3 bags a week, at 35 cents	$17.85
For 35 weeks in summer 2 pails a week at 11 cents	7.70
	$25.55

In regard to the kind of lighting provided, gas is the main reliance (Tables 56–58, pages 120–122). In no case was electricity used. Seventy-five out of the grand total of 391 families reported no use of gas. Gas is more largely used in Manhattan than in the outlying boroughs, 15 per cent. of the Manhattan families reporting no gas, as against 29 per cent. of families in the other boroughs. The families in Manhattan that did not use gas are almost all in the income-groups below $900. The use of gas for cooking is somewhat less general than its use for lighting. Two hundred and ninety-one of the whole 391 families use gas for cooking and 307 of them use gas for lighting. The use of kerosene is reported by 133 families of the grand total. In many cases, of course, its use is auxiliary to the use of gas, but the larger number of cases are reported by the poorer families. Out of the 99 Manhattan families, for instance, which report the use of kerosene, 42 are families with incomes under $800 and only 15 are families with incomes above $1000. Only 8 families with incomes over $900 report no gas. Where kerosene is used the average amount is about a gallon a week, costing from 12 to 14 cents a gallon and from $6 to $8 for the year. Expenditure for gas is eliminated in cases where kerosene is the only illuminant. The cases where gas is used for cooking and not for light are extremely rare. The gas bills reported range from $1 to $2 a month, for the most part, according to season. There is little variation among the families of different nationalities in regard to fuel and light, a common necessity being imposed upon them all. The Italian families use wood in larger proportion than most of the others, even in cases where it has to be bought.

TABLE 54.—FUEL AND LIGHT. AVERAGE AMOUNT AND PER CENT. EXPENDED.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699			$700 to $799			$800 to $899			$900 to $999			$1000 to $1099		
	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*
United States	11	$40.17	6.2	19	$43.10	5.6	13	$42.61	4.9	16	$40.10	4.2	8	$42.52	4.0
Teutonic	4	27.43	4.1	7	35.88	4.7	9	40.61	4.6	11	51.69	5.6	8	54.29	5.2
Irish	4	27.14	4.1	7	33.73	4.4	7	38.26	4.7	5	42.07	4.6	1	69.68	7.6
Colored	11	44.10	6.8	6	53.72	6.9	8	52.61	6.7	2	50.67	6.0	1	54.60	6.2
Bohemian	4	59.93	8.6	3	45.32	6.2	3	37.44	4.4	4	69.96	7.1	..	..	..
Russian	16	33.28	5.3	14	33.54	4.8	12	40.83	5.3	9	41.28	4.6	6	47.80	4.6
Austrian, etc	6	30.07	5.0	9	35.54	5.0	9	46.58	5.7	7	43.39	4.8	1	42.90	4.4
Italian	16	38.59	5.8	14	26.03	3.7	12	30.52	4.1	9	51.67	6.4	6	33.51	3.7
Total	72	37.71	5.8	79	36.94	5.0	73	41.04	5.0	63	46.70	5.1	31	46.11	4.5

* Per cent. of expenditures for all purposes.

TABLE 55.—FUEL GATHERED FREE. NUMBER OF FAMILIES REPORTING AND PERCENTAGES.—BY INCOME AND NATIONALITY.

Nationality.	Families Gathering Some Fuel Free.												
	$600 to $699		$700 to $799		$800 to $899		$900 to $999		$1000 to $1099		Total.		
	Total Number.	Number Gathering Fuel Free.	Total Number.	Number Gathering Fuel Free.	Total Number.	Number Gathering Fuel Free.	Total Number.	Number Gathering Fuel Free.	Total Number.	Number Gathering Fuel Free.	Total Number of Families.	Total Number Gathering Fuel Free.	Per Cent.
United States	11	8	19	8	13	7	16	5	8	3	67	31	46.3
Teutonic	4	1	7	3	9	2	11	5	8	2	39	13	33.3
Irish	4	3	7	3	7	5	5	1	1	1	24	13	54.1
Colored	11	8	6	2	8	4	2	..	1	..	28	14	50.0
Bohemian	4	2	3	2	3	3	4	2	..	..	14	9	64.1
Russian	16	5	14	..	12	..	9	1	6	..	57	6	10.5
Austrian, etc.	6	2	9	2	9	1	7	..	1	..	32	5	15.6
Italian	16	8*	14	8†	12	9‡	9	1	6	2	57	28	49.1
Total	72	37	79	28	73	31	63	15	31	8	318	119	37.4

*2 cases, fuel dealers. †4 cases, fuel dealers. ‡1 case, fuel dealer.

TABLE 55A.—FUEL GATHERED FREE. SUMMARY OF TABLE 55.—BY INCOME.

Income.	Total Number of Families.	Total Number Gathering Fuel Free.	Per Cent.
$400 to $599	25	11	44
$600 to $699	72	37	51
$700 to $799	79	28	35
$800 to $899	73	31	42
$900 to $999	63	15	24
$1000 to $1099	31	8	26
$1100 and over	48	10	21
Total	391	140	36

TABLE 56.—FUEL AND LIGHT. USE OF GAS AND KEROSENE: MANHATTAN.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699					$700 to $799					$800 to $899				
	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.
United States	6	5	5	1	1	14	9	11	4	3	8	5	6	2	2
Teutonic	2	2	1	1	--	7	3	6	1	1	8	7	7	4	--
Irish	3	2	1	2	1	5	4	4	3	1	5	3	3	--	2
Colored	11	2	2	11	8	6	2	3	5	3	8	1	5	6	3
Bohemian	4	4	4	3	--	3	3	2	2	--	3	1	3	1	--
Russian	7	7	6	1	--	8	8	8	1	--	8	8	8	2	--
Austrian, etc	5	4	4	1	1	8	8	8	1	--	9	8	9	3	--
Italian	14	9	9	4	5	12	10	11	2	1	9	8	8	2	1
Total	52	35	32	24	16	63	47	53	19	9	58	41	49	20	8

Nationality.	$900 to $999					$1000 to $1099					Total.				
	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.
United States	11	9	9	4	2	5	4	4	3	--	44	32	35	14	8
Teutonic	4	3	3	1	--	6	5	5	2	--	27	20	22	9	1
Irish	3	3	3	1	--	1	--	1	--	--	17	12	12	6	4
Colored	2	1	1	1	1	1	1	1	--	--	28	7	12	23	15
Bohemian	4	4	4	1	--	--	--	--	--	--	14	12	13	7	--
Russian	6	6	6	1	--	5	5	5	1	--	34	34	33	6	--
Austrian, etc	7	7	7	3	--	1	1	1	--	--	30	28	29	8	1
Italian	8	8	8	--	--	6	5	5	1	1	49	40	41	9	8
Total	45	41	41	12	3	25	21	22	7	1	243	185	197	82	37

TABLE 57.—FUEL AND LIGHT. USE OF GAS AND KEROSENE: BRONX, BROOKLYN, AND QUEENS.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699					$700 to $799					$800 to $899				
	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.
United States	5	3	3	2	2	5	4	4	2	1	5	--	1	5	5
Teutonic	2	--	--	2	2	--	--	--	--	--	1	--	1	--	--
Irish	1	--	--	1	1	2	--	--	2	2	2	2	2	--	--
Colored	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Bohemian	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Russian	9	6	6	3	3	6	6	6	--	--	4	4	4	--	--
Austrian, etc	1	1	1	--	--	1	1	1	--	--	--	--	--	--	--
Italian	2	1	1	1	--	2	1	1	2	1	3	1	--	2	2
Total	20	11	11	9	8	16	12	12	6	4	15	7	8	7	7

Nationality.	$900 to $999					$1000 to $1099					Total.				
	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.
United States	5	1	2	3	3	3	2	2	1	1	23	10	12	13	12
Teutonic	7	5	5	2	2	2	2	2	1	--	12	7	8	5	4
Irish	2	--	--	2	2	--	--	--	--	--	7	2	2	5	5
Colored	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Bohemian	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Russian	3	3	3	--	--	1	1	1	--	--	23	20	20	3	3
Austrian, etc	--	--	--	--	--	--	--	--	--	--	2	2	2	--	--
Italian	1	--	--	1	1	--	--	--	--	--	8	3	2	6	4
Total	18	9	10	8	8	6	5	5	2	1	75	44	46	32	28

TABLE 58.—FUEL AND LIGHT. USE OF GAS AND KEROSENE.—BY BOROUGHS (COMBINED AND SEPARATE) AND INCOME.

Income.	All Boroughs.					Manhattan.					Brooklyn Bronx, and Queens.				
	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.	Number of Families.	Gas for Cooking.	Gas for Light.	Kerosene.	No Gas.
$400 to $499	8	6	6	2	2	4	2	2	2	2	4	4	4	..	..
$500 to $599	17	13	14	7	3	12	8	9	7	3	5	5	5	..	..
$600 to $699	72	46	43	33	24	52	35	32	24	16	20	11	11	9	8
$700 to $799	79	59	65	25	13	63	47	53	19	9	16	12	12	6	4
$800 to $899	73	48	57	27	15	58	41	49	20	8	15	7	8	7	7
$900 to $999	63	50	51	20	11	45	41	41	12	3	18	9	10	8	8
$1000 to $1099	31	26	27	9	2	25	21	22	7	1	6	5	5	2	1
$1100 to $1199	18	15	15	3	3	9	7	7	2	2	9	8	8	1	1
$1200 to $1299	8	9	10	2	..	7	7	7	2	..	1	2	3	..	..
$1300 to $1399	8	4	4	2	2	5	3	3	2	2	3	1	1	..	..
$1400 and over	14	15	15	3	..	11	11	11	2	..	3	4	4	1	..
Total	391	291	307	133	75	291	223	236	99	46	100	68	71	34	29
$400 to $599	25	19	20	9	5	16	10	11	9	5	9	9	9	..	..
$600 to $799	151	105	108	58	37	115	82	85	43	25	36	23	23	15	12
$800 to $899	73	48	57	27	15	58	41	49	20	8	15	7	8	7	7
$900 to $1099	94	76	78	29	13	70	62	63	19	4	24	14	15	10	9
$1100 and over	48	43	44	10	5	32	28	28	8	4	16	15	16	2	1

4. FOOD.

ranged by income-groups and nationalities, and the percentage of total expenditures for food-materials calculated (Tables 60 and 61, pages 138–140). The percentage calculation is on the basis of the sum only of the items mentioned, excluding meals away from home and ice. The summary by incomes shows a tendency to spend in increasing proportion for meats as income rises, and to diminish relative expenditure for bread and other cereal foods. For eggs and dairy products and for alcoholic drinks the percentage fluctuations seem erratic. For meats and fish the percentage is 29.4 for $600 incomes, and 32.1 for incomes in the $1000 group. For cereals the results are 21 per cent. for the $600 families, and 17.3 per cent. for $1000 families. For eggs and dairy products the percentages vary from 19.8 ($700 incomes) to 23.3 ($900 incomes). For sugar, tea, and coffee the percentage remains not far from constant at 8 per cent. In fruits and vegetables there is a slight increase, from 13.8 per cent. among the $600 families to 14.2 per cent. among those with incomes of $1000 to $1100. For alcoholic drinks, the percentage ranges between 6 and 7.4 per cent.

The varieties of national custom in regard to diet are reflected only slightly in these tables of averages. It appears that the Russian and Austrian Jews report the largest percentage expenditure for meat, and the Italians the smallest. In the matter of cereals and vegetables the tables are reversed, the Italians showing the greatest percentage and the Russians and Austrians the least. This corresponds with the Italians' well known dependence on macaroni and dried beans. For the 16 American families with incomes between $900 and $1000, the averages and the percentages are as follows:

	Average Expenditure.	Percentage of all Expenditures for Food Proper.
Meats and fish	$127.56	32.5
Eggs, butter, milk, etc.	83.43	21.2
Cereals	72.45	18.5
Vegetables and fruit	65.49	16.7
Sugar, tea, coffee, etc.	31.63	8.0
Alcoholic drinks at home	12.01	3.1
	392.57	100.0

The constituents of the family dietary are more clearly exhibited in summaries of the reports from typical families which may be found at the end of the present section (page 154).

2. Inadequacy in Kind and Amount of Food.—In order to judge how far the food provided is sufficient for the needs of a family, the food-stuffs consumed should be analyzed and the amount of nutritive value contained in the various constituents should be calculated and compared with the established standards of what is needed to maintain physical efficiency. In order to compare families composed of persons of varying age and sex, tables have been worked out showing the proportionate amount to be assigned to each person, as compared with the requirements for an adult man. The scale adopted by the United States Department of Agriculture is as follows:*

An adult woman requires.....	.8	as much as an adult man
A boy of 15 to 16	.9	" " " "
A boy of 13 to 14	.8	" " " "
A boy of 12	.7	" " " "
A boy of 10 to 11	.6	" " " "
A girl of 15 to 16	.8	" " " "
A girl of 13 to 14	.7	" " " "
A girl of 10 to 12	.6	" " " "
A child from 6 to 9.....	.5	" " " "
A child from 2 to 5.....	.4	" " " "
A child under 2.....	.3	" " " "

By the application of this scale the equivalent of each family in "units" of an adult man has been figured out and applied under the head "number of units" in the comprehensive tables of averages (Tables 15 and 16, pages 70–74) and in Table 62 (page 140).

In order to secure evidence as to the nutritive value of the food reported by the families interviewed, 100 schedules selected so as to represent all nationalities and income-groups were sent for examination to Professor Frank P. Underhill, assistant professor of Physical Chemistry in Yale University. While the returns were not stated with scientific exactness as to the amount of each article consumed, and no allowance could be made for

* U. S. Department of Agriculture. Farmer's Bulletin, No. 142, p. 33.

wastes, a rough approximation to the nutritive value of the dietary was calculated, which may be considered to throw much light on the question of the adequacy of the food provided. Professor Underhill's report may be found in Appendix III (page 277). On the basis of the prices prevailing in the summer of 1907, Dr. Underhill found that the families which spent at the rate of less than 22 cents per man per day were not receiving enough food to maintain physical efficiency*; that is, for less than this amount the family did not purchase materials sufficient to provide a minimum allowance of 100 to 125 grams of protein and 2500 to 3000 calories of fuel for the tissues.†

The detailed figures for two schedules analyzed by Dr. Underhill may be found on page 281. For all the families included in the report a calculation was made of the expenditure reduced to terms of "cents per man per day."

This method of calculation may be easily illustrated by an example: A certain family consists of father, mother, a girl of 4 years, a boy of 3 and a baby under 2. The father buys lunch 6 days in the week. The calculation therefore runs, applying the equivalents given on page 125:

1 man	15 meals per week		15.
1 woman	21 meals, equivalent for man to	21 × 0.8 meals per week	16.8
1 boy	21 " " " " "	21 × 0.4 " " "	8.4
1 girl	21 " " " " "	21 × 0.4 " " "	8.4
1 child	21 " " " " "	21 × 0.3 " " "	6.3
Total number of meals, on basis of consumption of adult man			54.9

This total is equivalent, counting 3 meals per day, to meals for 1 man for 18 days. The weekly expenditure for food foots up $4.24; that is, to meet a demand for food equivalent to the needs of one man for 18 days, this family spends $4.24, or, dividing $4.24 by 18, spends 23.6 cents per man per day. This calculation makes it possible to compare families without regard to differences in

*Dr. Atwater, from data gathered 1896–7, estimated the cost at 23–25 cents per man per day.

†The non-technical reader may be reminded that one calorie is the amount of fuel necessary to raise one kilogram of water one degree centigrade (1.8 degrees Fahrenheit) in temperature. Into the disputed questions as to the minimum allowance of protein for tissue-building and of fats and carbo-hydrates for fuel, it is not the purpose of this report to enter. But the amounts as given will be recognized as conservative as compared with the standard set by most dietary experts.

number and age of their members, and to apply a uniform standard to them all. The tabulation of the average expenditure per man per day is given in Table 64 (page 141).

Applying the minimum suggested by Dr. Underhill, 22 cents per man per day, we have the result shown in Table 63 (page 141). The showing by income-groups is as follows:

Income.	Total Number of Families.	Under-fed Families. (22 cents per man per day and under.) Number.	Per Cent.
$400 to $599	25	19	76
600 to 799	151	48	32
800 to 899	73	16	22
900 to 1099	94	8	9
1100 and over	48	0	0
	391	91	23.2

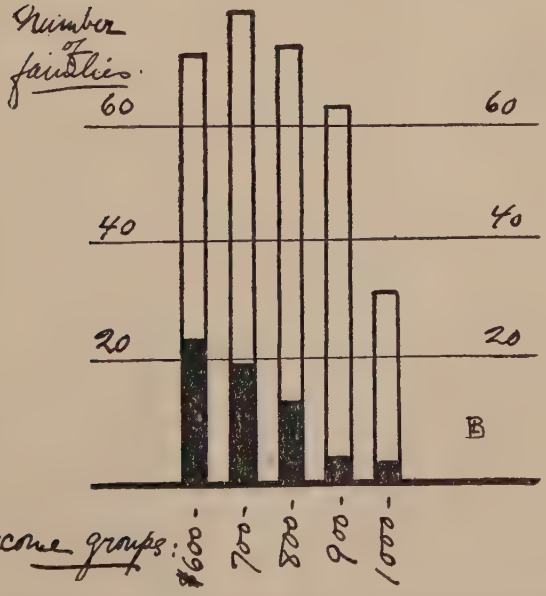


Diagram 11.—Number of under-fed families in each of the principal income-groups.

This means that with less than $600 to spend for all purposes, an adequate food-supply is not provided, and that on from $600 to $800 incomes 1 family in 3 is under-fed, while less than 1 in 10 of the families having $900 and $1000 to spend fell short of the minimum for food. Of the nationalities represented, the proportion of under-fed was greatest among the Russians, where more than half of the families with incomes between $600 and $800, spent less than the minimum for food. For the 318 families with incomes between $600 and $1100 the figures are as follows:

Nationality.	Number of Families.	Under-fed Families. Number.	Per Cent.
United States	67	10	14.9
Teutonic	39	8	20.5
Irish	24	2	8.3
Colored	28	8	28.6
Bohemian	14	4	28.6
Russian	57	26	45.5
Austrian, etc.	32	11	34.5
Italian	57	3	5.3
	318	72	22.7

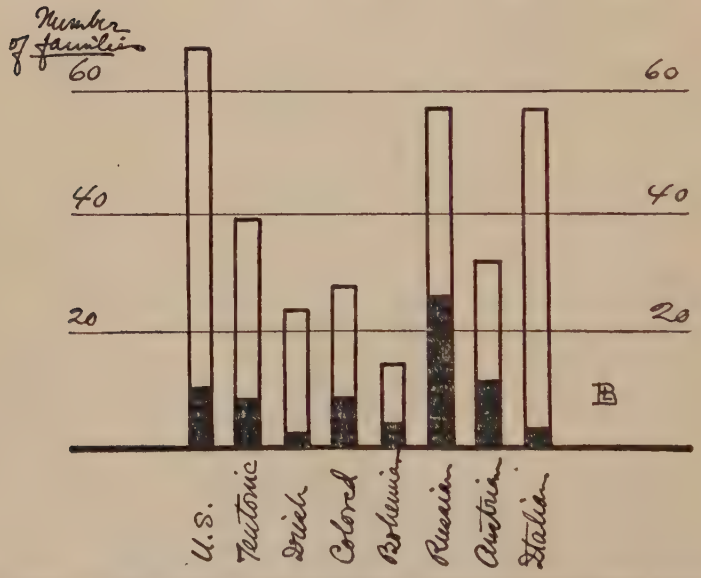


Diagram 12.—Number of under-fed families in each of the nationality-groups.

The small proportion among the Italians is due in part to the fact that the Italian families reported on consist, very many of them, of parents and two young children. The large proportion of income devoted to buying food by the Italians has already been pointed out (page 123).

By occupations, the three groups selected for comparison show a larger proportion of under-fed families than the whole mass. The figures, for incomes between $600 and $1100, are as follows:

Occupation.	Total Number of Families.	Under-fed Number.	Families: Per Cent.
Garment-workers	45	16	33.3
Laborers	35	11	31.4
Teamsters, etc.	26	8	30.7
	106	35	33

The same distribution of under-fed families among the income-groups is found that appears in regard to the families as a whole. Ten of the 16 under-fed among the garment-workers have less than $800 income; 9 of the 11 under-fed laborers' families, and all of the 8 under-fed among the teamsters, have incomes under $800.

The analysis of all under-fed families with reference to sources of income (Table 65, page 142) shows that the scanty provision of food is more frequent among families with composite incomes than among families supported by the father alone. Of the 149 families (out of 318) which are supported by father alone, 30 families, or 20 per cent., are under-fed, as against 42 under-fed families out of the 169 with composite incomes, or 24.8 per cent. That the scant provision of food is often a necessity, if expenditures are to be brought within income, appears from noting the relation of under-fed families to the families at large in the matter of surplus or deficiency in the annual budget (Tables 66 and 67, pages 143–144). Of all the 318 families, 116 families, or 36.5 per cent., report a surplus. Of the 72 under-fed families, 36 families, or 50 per cent., report a surplus. Eighty-six families, or 27 per cent. of the total 318 families, report a deficit, and 116 report an even balance, within $25. Of the 72 under-fed, only 9 families, or 12.5 per cent., report a deficit, and 27 families, or 37.5 per cent., report an even balance.

One other point that should be considered with reference to these under-fed families is the relation of deficiency of nutrition to the size of the family. In regard to this point, the following data are available. As appears from Table 62 (page 140), the number of "units" in the average of all the 318 families is 3.5. By number of units is meant, as already explained, the number of full-grown men whose food-requirements would be equal to those of the given family. The average number of "units" of the 62 under-fed families is 3.85, as compared with the average of 3.5 for all families. Comparing income-groups and sources of income with reference to this point, the results are even more suggestive, as will be seen from the following table:

Number of Families.	Average Number of Units.					
	$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1000 to $1099	All Incomes.
26 (Families supported by father alone.)	3.5	3.6	3.7	4.0	---	3.6
36 (Families with composite income) ..	3.8	4.2	4.0	5.4	4.1	4.1
62 (All under-fed families).....	3.6	4.0	3.9	5.1	4.1	3.85
318 (All families)	3.3	3.5	3.5	3.6	3.7	3.5

By income:

Income.	Total Number of Families.	Number Under-fed.	Average Number of Units.	
			All Families.	Under-fed Families.
$600– $799 ...	151	42	3.4	3.8
$800– $899 ...	73	13	3.5	3.9
$900–$1099 ...	94	7	3.7	4.7

For this comparison the 10 families with expenditure of exactly 22 cents per man per day are omitted, leaving 62 families spending 21 cents and under. These figures indicate that the increase of expenditure for food does not keep pace with the increase of demand for it as children grow older, even though the income be pieced out by additions from lodgers and by the earnings of mother and children. It is significant that although few under-

fed families are found in the higher income-groups, the cases that do occur show the need of an exceptionally large amount of food. *

Reviewing the causes for insufficient provision of food as suggested by the statistics of the comparisons, we have discovered that four circumstances frequently attend the families that are under-fed. These circumstances are, first, a larger number of mouths to be fed, or rather, a larger food-necessity to be supplied; second, a larger dependence on other resources than the wages of the father; third, a desire to save money even at cost of inadequate nutrition; fourth, a low family income. It will readily be seen that the last mentioned cause, low income, is in a sense inclusive of most of the others. Excluded from this enumeration is the lack of economy in management, and wisdom in the purchase of food, but even with the best economy the other causes do not cease to operate. In a few of the cases classified as under-fed there is evidence of exceptional expenditure for drink, but the number of these cases is too small to overshadow the causes already mentioned.

3. Items of Detail.—Some interesting side-lights are thrown on the subject by the returns regarding certain more or less significant items of detail in the food-budget. Frequency in food purchases, meals away from home, the use of alcoholic drinks,

* Pursuing the same analysis on the basis of nationality, the following results appear:

Nationality.	Number Families.		Average Number Units.	
	Total.	Under-fed.	All.	Under-fed.
Income $600 to $700.				
U. S., Teutonic, Irish	52	12	3·4	3·3
Russian, Austrian and Bohemian	52	24	3·5	3·9
Income $900 to $1099.				
U. S., Teutonic, Irish	49	1	3·6	4·3
Russian, Austrian and Bohemian	27	4	4·0	5·1

the kind of milk used, the use of ice and refrigerators, dependence upon the baker for bread, are the matters included under this head.

Dependence on Baker.—Taking the last item first, it is sufficient in a word to say that New York families such as those under consideration universally buy bread. Only 26 families out of 318 reported making bread at home for the whole or a part of the year. Eight of these were Italian families, 6 Russian and 5 colored. Among the Italian families the custom prevails of mixing the bread at home and taking it to a bakery to be baked at a charge of 10 cents a week. The contrast in this regard with families outside of New York City is striking. Out of 19 families in Syracuse, with incomes between $500 and $1650, 17 reported making bread at home. Seven out of 10 in Richfield Springs made bread at home.

Frequency of Food Purchase.—In regard to the frequency of the purchase of food, the questions of the schedule did not bring out answers as definite as were desired. Most families buy their supplies from day to day in very small quantities, partly from the lack of facility for storing and keeping food, and partly from the lack of money enough at one time to enable them to buy any large amount. Many families reported buying staple articles, like flour and sugar, once a week; but mention is equally frequent of purchasing butter by the quarter-pound, potatoes by the pound, and other supplies by the nickel's-worth. The nature of the material did not seem to warrant the effort to make statistical tables of these data.

Meals Away from Home.—Tables 68-70 (pages 145-146) show that 136 of the 318 families reported expenditure for meals away from home. Expenditure for this purpose is more frequent in the case of families having children at work. Only 38 per cent. of the 149 families where the father's earnings constitute the whole income, report meals away from home, while 50 per cent. of the 86 families where other members are wage-earners report expenditure for this purpose. Of the various nationalities, the expenditure for lunches is most frequent among the American families, 54 per cent. of whom spend money for this purpose. Only 21 per cent. of the colored families and 32 per cent. of the Italian families report such expenditure. In the three occupations

classified separately, 38 per cent. of the laborers, 50 per cent. of the teamsters and 53 per cent. of the garment-makers bought lunches. In certain occupations one or more meals are furnished free to employees. Fourteen such cases were counted among the 318 families, 8 being bartenders, cooks and waiters, and 3 drivers of provision-wagons. Location of families with reference to place of work is, of course, a determining factor in regard to the purchase of meals, but the classification by boroughs does not bring out this relation. Forty-four per cent. of the Manhattan families and 40 per cent. of the families in other boroughs report expenditure for meals away from home.

In the matter of income there is a noticeable increase in the amount paid for lunches as the income increases. This appears in the following table:

Income.	Total Number of Families.	Number of Families Reporting Meals away from Home.	Average Expenditure.
$500 to $699	72	22	$34.48
700 to 799	79	42	41.87
800 to 899	73	31	42.87
900 to 999	63	28	51.08
1000 to 1099	31	13	65.06
	318	136	

Fifteen of 25 families, with incomes between $400 and $600, spend on the average $29.29 for lunch, and 26 of 48 families, with incomes of $1100 and over, report spending $71.36 each on the average for this purpose. In Tables 69 and 70 (page 146) the increase in the amount expended for lunches with increase of income, and also its relation to the composition of the family income, is shown under groups according to the daily expenditure per family.

Alcoholic Drinks.—The expenditure for drinks was divided in the schedule. The cost of alcoholic liquors drunk at home was included under the specification of food; the cost of drinks away from home was put with the miscellaneous expenditures. The result was that a fairly complete report regarding liquors drunk at home was received, inasmuch as the families regarded this item as a matter of course, and felt no more reticence about it

than about any other detail. What was drunk away from home, on the other hand, was considered as a more personal matter, and the information was not as readily secured. When the mother answered the questions she often knew only that she was in the habit of giving her husband perhaps $1 a week for spending money, and that out of it he paid for what he drank, along with other incidentals. It may safely be assumed that the expenditure for drinks away from home, as reported, did not exceed the actual amount.

In regard to the use of alcoholic drinks at home there is a marked difference among the nationalities represented, in the proportion of families reporting expenditure. Table 71 (page 147) shows that all of the Bohemian families, and 98 per cent. of the Italian families report some expenditure for alcoholic drinks; only the American families report this expenditure in the case of less than two-thirds of the families, the percentage of the American families being 46.3. The amounts expended are in many of these cases small, as will be seen in Tables 71 and 72 (pages 147–148). Ninety of the 243 families expending money for drinks, spend less than $20 a year. More than half of the Russian families spend less than $20. On the other hand, 11 out of 14 Bohemian families, 19 out of the 28 Teutonic families and 9 out of 17 Irish families that expend for this purpose, spend more than $30 a year.

Table 74 (page 149) shows the increase in expenditure for drink with increase of income. The actual amount (average expenditure of the families using alcoholic drinks) increases from $23.23 in the $600 income-groups to $37.03 in the $1000 income-groups. If to the expenditure reported for drinks at home the expenditure for alcoholic drinks away from home be added, and the totals in each income-group divided by the number of families using alcoholic drinks, the average total expenditure by income-groups is as follows, together with the percentage of the average total income which goes for this purpose:

Income.	Average Expenditure for Alcoholic Drinks.	Per Cent. of Income.
$400 to $599	$18.47	2.7
600 to 699	27.25	4.2
700 to 799	32.52	4.4
800 to 899	37.65	4.4
900 to 999	36.36	3.9
1000 to 1099	50.67	4.9
1100 to 1199	59.96	5.2

This table suggests that a rise in the standard of living to certain families means, among other things, an increased indulgence in intoxicants.

Milk.—Some indication of the quality of the milk used may be found in the price paid for it. Ordinary loose milk at the groceries and provision stores was sold for 5 and 6 cents a quart during the summer of 1907. The bottled milk, complying with the sanitary requirements, was sold for 8 cents a quart bottle. Condensed milk at 10 cents a can was not infrequently used, in a few cases to the exclusion of fresh milk. The classification of families by nationalities and income with reference to the price paid for milk will be found in Tables 75 and 76 (pages 150–151). Seventeen families, 9 of them under-fed, reported 4-cent milk, the quality of which may be inferred from the price. One hundred and sixty-six families, or 52 per cent., reported 5-cent milk; 41, or 13 per cent., reported 6-cent milk; 78, or 24.5 per cent., reported 8-cent milk; 13, condensed milk only. Three families reported no milk used. Eleven of the 4-cent cases were in families with incomes under $800. We should expect to find 5-cent milk less frequent and 8-cent milk more frequent as the income increases, but the figures show no such tendency. About one-quarter of the families in each income-group use the bottled milk, and about two-thirds use the loose milk at 5 and 6 cents a quart. An extraordinary proportion of the Italian families (33 out of 57) report the use of bottled milk, while only 4 out of 57 Russian families use it. Eight of the 13 families depending on condensed milk are American.

Ice and Refrigerators.—(See Tables 77 and 78, pages 152–153.) Only 41 of the 318 families report no expenditure for ice,

so that its use may be considered a part of the accepted standard for New York City. The amount expended increases on the average from $4.64 for the $600 families to $7.80 for the $1000 families, or to $9.21 for the families with incomes of $1100 and over. Classified on the basis of the amount expended, 64 per cent. of the $600 families pay not more than $5.00 a year for ice. Forty-eight per cent. of the $800 families and 70 per cent. of the $1000 families pay for ice $5.00 a year or more. An expenditure of less than $1.00 is reported by 21 families, 15 of them having incomes of less than $800. Twenty-five of the 41 families without ice have incomes under $800.

Refrigerators are found in more than four-fifths of the families, or in 81 per cent. of the families with incomes between $600 and $800, and in 90 per cent. of the families with higher incomes. In some cases it is reported that the ice is kept in a tub; in some cases an ice-box is reported, which is often only one step above the tub; but in the majority of cases the refrigerator serves as a place for keeping perishable food as well as for keeping the ice itself.

TABLE 59.—FOOD. AVERAGE ANNUAL EXPENDITURE AND PER CENT. OF TOTAL EXPENDITURE.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699			$700 to $799			$800 to $899			$900 to $999			$1000 to $1099		
	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*
United States	11	$292.74	44.0	19	$348.44	45.7	13	$409.88	47.2	16	$425.75	44.8	8	$497.29	46.3
Teutonic	4	283.35	42.3	7	358.90	47.3	9	347.06	39.8	11	395.44	43.1	8	421.40	40.7
Irish	4	292.83	44.2	7	366.40	47.8	7	357.09	43.9	5	404.87	44.3	1	492.33	53.7
Colored	11	263.06	40.6	6	321.40	41.0	8	297.22	37.7	2	341.53	40.5	1	302.44	34.1
Bohemian	4	315.51	45.5	3	363.89	49.3	3	408.87	48.7	4	416.18	42.4	..	..	..
Russian	16	273.31	43.5	14	299.34	42.8	12	348.44	45.2	9	372.39	41.7	6	469.36	44.8
Austrian, etc	6	258.92	42.8	9	321.97	45.3	9	318.69	38.8	7	419.54	46.4	1	451.91	46.2
Italian	16	330.00	49.7	14	337.39	47.8	12	385.03	51.6	9	411.65	50.8	6	430.48	48.1
Total	72	290.10	44.6	79	335.82	45.6	73	359.26	44.3	63	405.19	44.7	31	451.46	44.7

* Per cent. of expenditures for all purposes.

TABLE 60.—FOOD. AVERAGE AMOUNT AND PER CENT. OF EXPENDITURE FOR FOOD-MATERIAL OF VARIOUS KINDS.—BY NATIONALITY AND INCOME.

EXPENDITURE FOR MEAT AND FISH.

	$600 to $699	Per Cent.	$700 to $799	Per Cent.	$800 to $899	Per Cent.	$900 to $999	Per Cent.	$1000 to $1099	Per Cent.
United States	$82.97	29.6	$104.74	33.5	$122.08	33.5	$127.56	32.5	$146.63	32.7
Teutonic	80.53	29.3	103.35	30.6	92.67	28.8	117.54	30.6	132.54	33.5
Irish	69.04	27.0	95.08	27.6	99.89	33.5	114.83	29.1	123.37	28.7
Colored	71.81	28.3	103.90	34.2	97.70	34.1	88.28	28.0	81.12	27.0
Bohemian	71.29	23.6	80.49	23.2	96.76	24.7	114.83	31.4	..	..
Russian	82.21	32.2	93.17	35.4	113.03	35.2	118.57	34.3	157.96	37.1
Austrian, etc.	90.07	36.6	94.78	31.5	90.22	29.8	123.72	32.9	131.98	36.5
Italian	85.03	26.8	89.57	28.3	110.82	30.5	91.15	23.9	102.05	25.2

EXPENDITURE FOR EGGS, BUTTER, MILK AND CHEESE.

United States	$63.68	22.7	$61.54	19.7	$71.66	19.7	$83.43	21.2	$98.95	22.1
Teutonic	64.04	23.3	66.18	19.6	76.99	23.9	100.91	26.3	77.15	19.5
Irish	67.60	26.5	73.54	21.3	74.27	25.0	96.30	24.4	73.32	17.0
Colored	48.50	19.1	55.38	18.2	59.82	20.8	63.72	20.1	92.56	30.8
Bohemian	66.69	22.1	64.29	18.5	66.56	17.0	71.10	19.4	..	..
Russian	59.93	23.5	52.45	19.9	65.11	20.3	83.79	24.3	83.85	19.6
Austrian, etc.	55.66	22.6	65.86	21.9	58.23	19.3	87.60	23.2	80.08	22.1
Italian	59.60	18.7	59.21	18.7	66.63	18.3	90.99	23.8	93.58	23.1

EXPENDITURE FOR CEREALS.

United States	$61.64	21.9	$65.84	21.0	$76.88	21.1	$72.45	18.5	$86.13	19.2
Teutonic	62.66	22.8	60.98	18.0	49.74	15.4	63.11	16.4	60.64	15.3
Irish	53.42	20.9	72.26	21.0	45.67	15.3	70.33	17.8	83.20	19.3
Colored	55.40	21.8	57.07	18.8	54.05	18.8	75.46	23.9	33.80	11.3
Bohemian	65.78	21.8	80.28	23.2	99.93	25.5	63.83	17.4	..	..
Russian	49.62	19.5	45.68	17.3	63.47	19.8	56.51	16.4	74.93	17.6
Austrian, etc.	39.55	16.1	56.84	18.9	57.98	19.2	58.95	15.7	45.76	12.7
Italian	69.87	22.0	65.22	20.6	69.65	19.2	72.40	19.0	73.44	18.2

TABLE 60 (*Continued*).—FOOD. AVERAGE AMOUNT AND PER CENT. OF EXPENDITURE FOR FOOD-MATERIAL OF VARIOUS KINDS. —BY NATIONALITY AND INCOME.

EXPENDITURE FOR VEGETABLES AND FRUIT.

	$600 to $699	Per Cent.	$700 to $799	Per Cent.	$800 to $899	Per Cent.	$900 to $999	Per Cent.	$1000 to $1099	Per Cent.
United States	$39.04	13.9	$41.99	13.4	$48.69	13.4	$65.49	16.7	$66.24	14.7
Teutonic	30.76	11.3	50.68	15.0	39.53	12.3	49.21	12.8	59.68	15.1
Irish	30.69	12.0	45.18	13.1	31.50	10.5	54.86	14.0	93.20	21.7
Colored	42.22	16.6	49.97	16.5	33.16	11.6	46.87	14.8	43.16	14.4
Bohemian	33.23	11.0	52.83	15.2	52.08	13.2	51.08	14.0	..	..
Russian	31.16	12.2	32.36	12.3	38.16	11.9	40.87	11.8	39.59	9.3
Austrian, etc	26.91	10.9	38.29	12.8	39.71	13.1	48.29	12.8	48.36	13.4
Italian	50.47	15.9	48.61	15.3	64.88	17.8	59.84	15.6	65.27	16.1
EXPENDITURE FOR SUGAR, TEA, COFFEE AND CONDIMENTS.										
United States	$25.86	9.2	$28.47	9.1	$30.95	8.5	$31.63	8.0	$36.56	8.2
Teutonic	23.46	8.6	35.09	10.4	31.76	9.9	33.59	8.8	37.60	9.5
Irish	22.88	9.0	35.62	10.3	28.62	9.6	38.22	9.7	20.54	4.8
Colored	24.12	9.5	29.75	9.8	28.61	10.0	32.50	10.3	33.80	11.3
Bohemian	27.20	9.0	22.13	6.4	28.34	7.2	30.80	8.4	..	..
Russian	20.06	7.9	22.50	8.6	24.04	7.4	25.12	7.3	33.33	7.8
Austrian, etc	18.47	7.5	22.90	7.6	26.36	8.7	24.57	6.5	31.92	8.8
Italian	18.66	5.9	17.01	5.4	20.53	5.6	28.05	7.2	25.35	6.3
EXPENDITURE FOR ALCOHOLIC DRINKS AT HOME.										
United States	$7.65	2.7	$10.49	3.3	$13.69	3.8	$12.01	3.1	$14.11	3.1
Teutonic	13.00	4.7	21.54	6.4	31.36	9.7	19.59	5.1	28.17	7.1
Irish	11.70	4.6	23.07	6.7	18.11	6.1	19.76	5.0	36.40	8.5
Colored	12.09	4.7	7.67	2.5	13.48	4.7	9.10	2.9	15.60	5.2
Bohemian	37.95	12.5	46.93	13.5	48.87	12.4	34.36	9.4	..	..
Russian	12.02	4.7	17.15	6.5	17.44	5.4	20.41	5.9	36.68	8.6
Austrian, etc	15.39	6.3	21.86	7.3	30.54	9.9	33.70	8.9	23.70	6.5
Italian	34.26	10.7	37.00	11.7	31.30	8.6	40.21	10.5	44.78	11.1

TABLE 61.—FOOD. AVERAGE ANNUAL EXPENDITURE AND PER CENT. OF TOTAL EXPENDITURE FOR FOOD-MATERIAL OF VARIOUS KINDS.—BY INCOME.

Income.	Number of Families.	Meats and Fish.		Eggs, Milk, Etc.		Cereals.		Vegetables and Fruits.		Sugar, Etc.		Alcohol.		Total.
		Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	Average.	Per Cent.	
$600 to $699...	72	$80.59	29.4	$59.35	21.6	$57.83	21.0	$38.05	13.8	$21.87	8.0	$18.06	6.5	$274.72
$700 to $799...	79	96.90	31.4	61.12	19.8	61.15	19.9	43.11	13.9	25.82	8.3	20.93	6.7	308.95
$800 to $899...	73	105.35	31.6	67.51	20.2	63.27	18.9	44.17	13.2	28.42	8.5	24.68	7.4	336.98
$900 to $999...	63	115.77	30.8	87.69	23.3	66.42	17.7	54.06	14.4	30.24	8.0	22.91	6.0	376.02
$1000 to $1099...	31	132.78	32.1	87.35	21.1	71.37	17.3	58.50	14.2	33.17	8.0	29.62	7.2	413.09

TABLE 62.—AVERAGE NUMBER OF UNITS PER FAMILY.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699		$700 to $799		$800 to $899		$900 to $999		$1000 to $1099		Total.	
	Number of Families.	Average Number of Units.	Number of Families.	Average Number of Units.	Number of Families.	Average Number of Units.	Number of Families.	Average Number of Units.	Number of Families.	Average Number of Units.	Number of Families.	Average Number of Units.
United States	11	3.2	19	3.5	13	3.5	16	3.5	8	3.7	67	3.5
Teutonic	4	3.1	7	3.7	9	3.2	11	3.4	8	3.7	39	3.4
Irish	4	3.6	7	3.4	7	3.7	5	3.5	1	4.0	24	3.6
Colored	11	3.3	6	3.4	8	3.3	2	3.7	1	4.0	28	3.4
Bohemian	4	3.4	3	4.1	3	3.7	4	4.0	..	..	14	3.8
Russian	16	3.4	14	3.5	12	3.9	9	4.2	6	4.0	57	3.7
Austrian, etc.	6	3.3	9	3.6	9	3.6	7	3.4	1	5.1	32	3.6
Italian	16	3.1	14	3.0	12	3.2	9	3.5	6	3.4	57	3.2
Total	72	3.3	79	3.5	73	3.5	63	3.6	31	3.7	318	3.5

TABLE 63.—UNDER-FED FAMILIES. NUMBER REPORTING EXPENDITURE OF 22 CENTS PER MAN PER DAY AND LESS FOR FOOD.—BY NATIONALITY AND INCOME.

Nationality.	Total Number of Families.	Under-fed—Number of Families.											
		$600 to $699		$700 to $799		$800 to $899		$900 to $999		$1000 to $1099		Total.	
		Under 22c.	22c.	Under 22c.	22c.	Under 22c.	22c.	Under 22c.	22c.	Under 22c.	22c.	Under 22c.	22c.
United States	67	3	1	4	1	1	..	..	..	..	..	8	2
Teutonic	39	1	..	2	3	1	..	..	..	1	..	5	3
Irish	24	2	..	..	..	..	..	..	..	..	..	2	..
Colored	28	3	..	1	1	2	..	..	..	1	..	7	1
Bohemian	14	1	..	1	..	..	1	1	..	..	..	3	1
Russian	57	9	..	7	..	5	1	2	1	1	..	24	2
Austrian, etc.	32	2	..	4	..	4	1	..	..	..	..	10	1
Italian	57	2	..	..	..	..	..	1	..	..	..	3	..
Total	318	23	1	19	5	13	3	4	1	3	..	62	10

TABLE 64.—FOOD EXPENDITURES REDUCED TO NUMBER OF CENTS PER MAN PER DAY. AVERAGES.—BY INCOME AND NATIONALITY.

Nationality.	Income.				
	$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1000 to $1099
United States	23.2	26.0	32.4	33.8	38.1
Teutonic	25.3	26.4	29.7	31.6	31.9
Irish	20.8	30.0	26.5	31.4	..
Colored	23.5	25.7	24.5	25.0	21.0
Bohemian	25.5	24.3	30.2	35.0	..
Russian	23.1	23.6	24.0	25.5	29.7
Austrian, etc.	24.0	25.1	23.8	31.1	23.0
Italian	31.1	32.8	33.9	31.5	34.3
Total	25.2	26.9	25.6	30.5	31.2

TABLE 65.—UNDER-FED FAMILIES. SOURCES OF INCOME.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699				$700 to $799				$800 to $899			
	Total Number of Families.	Total Under-fed.	Income from:		Total Number of Families.	Total Under-fed.	Income from:		Total Number of Families.	Total Under-fed.	Income from:	
			Father Only.	Other Sources.			Father Only.	Other Sources.			Father Only.	Other Sources.
United States	11	4	4	..	19	5	5	..	13	1	..	1
Teutonic	4	1	..	1	7	5	1	4	9	1	1	..
Irish	4	2	2	..	7	..	..	..	7	..	..	..
Colored	11	3	2	1	6	2	1	1	8	2	..	2
Bohemian	4	1	..	1	3	1	1	..	3	1	..	1
Russian	16	9	6	3	14	7	2	5	12	6	2	4
Austrian, etc.	6	2	..	2	9	4	1	3	9	5	..	5
Italian	16	2	1	1	14	..	..	..	12	..	..	..
Total	72	24	15	9	79	24	11	13	73	16	3	13

Nationality.	$900 to $999				$1000 to $1099				Total.					
	Total Number of Families.	Total Under-fed.	Income from:		Total Number of Families.	Total Under-fed.	Income from:		Total Number of Families.	Total Under-fed.	Income from:			
			Father Only.	Other Sources.			Father Only.	Other Sources.			Father Only.		Other Sources.	
											Number.	Per cent.	Number.	Per cent.
United States	16	..	..	..	8	..	..	..	67	10	9	90	1	10
Teutonic	11	..	..	..	8	1	..	1	39	8	2	25	6	75
Irish	5	..	..	..	1	..	..	..	24	2	2	100	..	..
Colored	2	..	..	..	1	1	..	1	28	8	3	37	5	63
Bohemian	4	1	..	1	..	..	..	..	14	4	1	25	3	75
Russian	9	3	..	3	6	1	..	1	57	26	10	39	16	61
Austrian, etc.	7	..	..	..	1	..	..	..	32	11	1	9	10	91
Italian	9	1	1	..	6	..	..	..	57	3	2	67	1	33
Total	63	5	1	4	31	3	..	3	318	72	30	42	42	58

TABLE 66.—UNDER-FED FAMILIES. NUMBER REPORTING SURPLUS AND DEFICIT.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699				$700 to $799				$800 to $899			
	Number of Families Under-fed.	Number Reporting:			Number of Families Under-fed.	Number Reporting:			Number of Families Under-fed.	Number Reporting:		
		Balance within $25.	Surplus.	Deficit.		Balance within $25.	Surplus.	Deficit.		Balance within $25.	Surplus.	Deficit.
United States	4	2	1	1	5	3	1	1	1	1	..	..
Teutonic	1	1	..	..	5	2	2	1	1	..	..	1
Irish	2	1	1	..	..	..	..	..	..	..	..	..
Colored	3	2	..	1	2	2	..	..	2	..	1	1
Bohemian	1	1	..	..	1	1	..	..	1	1	..	..
Russian	9	2	5	2	7	1	6	..	6	..	6	..
Austrian, etc.	2	..	2	..	4	1	3	..	5	4	1	..
Italian	2	..	2	..	..	..	..	..	..	..	..	..
Total	24	9	11	4	24	10	12	2	16	6	8	2

Nationality.	$900 to $999				$1000 to $1099				Total.						
	Number of Families Under-fed.	Number Reporting:			Number of Families Under-fed.	Number Reporting:			Total Number of Families Under-fed.	Families Reporting:					
		Balance within $25.	Surplus.	Deficit.		Balance within $25.	Surplus.	Deficit.		Balance within $25.		Surplus.		Deficit.	
										Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
United States	..	..	..	..	..	..	..	..	10	6	60.0	2	20.0	2	20
Teutonic	..	..	..	..	1	..	1	..	8	3	37.5	3	37.5	2	25
Irish	..	..	..	..	..	..	..	..	2	1	50.0	1	50.0	..	..
Colored	..	..	..	..	1	..	1	..	8	4	50.0	2	25.0	2	25
Bohemian	1	1	..	..	..	..	..	..	4	4	100.0	..	.....	..	..
Russian	3	1	1	1	1	..	1	..	26	4	15.0	19	73.0	3	12
Austrian, etc.	..	..	..	..	..	..	..	..	11	5	45.0	6	55.0	..	..
Italian	1	..	1	..	..	..	..	..	3	..	.....	3	100.0	..	..
Total	5	2	2	1	3	..	3	..	72	27	37	36	50	9	13

TABLE 67.—UNDER-FED FAMILIES. NUMBER REPORTING SURPLUS AND DEFICIT.—BY INCOME.

Income.	Total Number of Families.	Number Under-fed.	Reporting:					
			Balance within $25.		Surplus.		Deficit.	
			Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
$600 to $699	72	24	9	38	11	46	4	16
$700 to $799	79	24	10	42	12	50	2	8
$800 to $899	73	16	6	37	8	50	2	13
$900 to $999	63	5	2	40	2	40	1	20
$1000 to $1099	31	3	..	..	3	100	..	..
Total	318	72	27	38	36	50	9	12
$600 to $799	151	48	19	40	23	48	6	12
$800 to $899	73	16	6	38	8	50	2	12
$900 to $1099	94	8	2	25	5	63	1	12

TABLE 68.—MEALS AWAY FROM HOME. NUMBER OF FAMILIES REPORTING.—BY NATIONALITY, INCOME, BOROUGH, SOURCES OF INCOME, AND OCCUPATION.

By Nationality.					By Income.				
Nationality.	Total Number of Families.	Reporting Expenditure for Meals Away.		Average Amount for Families Spending.	Income.	Total Number of Families.	Reporting Expenditure for Meals Away.		Average Amount for Families Spending.
		Number.	Per Cent.				Number.	Per Cent.	
United States	67	36	54	$53.68	$600 to $699	72	22	31	$34.48
Teutonic	39	13	33	40.98	$700 to $799	79	42	53	41.87
Irish	24	12	50	36.55	$800 to $899	73	31	42	42.08
Colored	28	6	21	36.40	$900 to $999	63	28	44	51.01
Bohemian	14	7	50	46.16	$1000 to $1099	31	13	42	65.06
Russian	57	28	50	45.61	Total	318	136	42	44.82
Austrian, etc.	32	15	50	38.44	$400 to $599	25	15	52	29.29
Italian	57	18	32	38.68	$600 to $1099	318	136	42	44.82
Total	318	136	42	$44.82	$1100 and over	48	26	54	71.36

By Borough.					By Sources of Income.					By Occupation.				
Borough.	Number of Families.	Reporting Expenditure for Meals Away.		Average Amount for Families Spending.	Sources of Income.	Number of Families.	Reporting Expenditure for Meals Away.		Average Amount for Families Spending.	Occupation.	Number of Families.	Reporting Expenditure for Meals Away.		Average Amount for Families Spending.
		Number.	Per Cent.				Number.	Per Cent.				Number.	Per Cent.	
Manhattan	243	106	44	$46.26	Father's earnings only	149	57	38	$43.60	Laborers	37	14	38	$40.53
Brooklyn, Bronx, and Queens	75	30	40	39.71	Other wage-earners	86	43	50	47.85	Garment workers	59	31	53	47.15
Total	318	136	42	$44.82						Teamsters	30	15	50	66.75

TABLE 69.—MEALS AWAY FROM HOME. NUMBER OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS.—BY SOURCE OF INCOME.

Income.	Number of Cases Spending Daily 5c. and Below.		Number of Cases Spending Daily 10c.		Number of Cases Spending Daily 15c.		Number of Cases Spending Daily 20c.		Number of Cases Spending Daily 25c.		Number of Cases Spending Daily 30c.		Number of Cases Spending Daily over 30c.		Total.	
	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.
$600 to $799..	4	3	15	7	9	1	3	1	1	1	..	..	1	..	33	13
$900 to $1099..	..	1	3	4	4	4	1	5	3	3	1	..	..	4	12	21

TABLE 70.—MEALS AWAY FROM HOME. NUMBER OF FAMILIES AND THEIR EXPENDITURES.—BY INCOME, IN CUMULATIVE FORM.

Income.	Number of Cases Spending Daily 5c. and Below.		Number of Cases Spending Daily 10c. and Above.		Number of Cases Spending Daily 15c. and Above.		Number of Cases Spending Daily 20c. and Above.		Number of Cases Spending Daily 25c. and Above.		Number of Cases Spending Daily 30c. and Above.		Number of Cases Spending Daily Above 30c.	
	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income.	Income from Earnings of Father Only.	Composite Income
$900 to $1099.....	4	3	29	10	14	3	5	2	2	1	1	..	1	..
$600 to $796.....	..	1	12	20	8	15	5	12	4	7	2	4	..	4

TABLE 71.—ALCOHOLIC DRINKS AT HOME. NUMBER AND PER CENT. OF FAMILIES REPORTING EXPENDITURE.—BY NATIONALITY AND SPECIFIED AMOUNTS.

Nationality.	Total Number of Families.	Families with Expenditure for Drink.		Reporting Expenditure of:					
				Under $20.		$20 to $30.		Over $30.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
United States	67	31	46.3	12	17.9	4	6.0	15	22.4
Teutonic	39	28	71.7	8	20.5	1	2.5	19	48.7
Irish	24	17	70.8	6	25.0	2	8.3	9	37.5
Colored	28	19	67.9	14	50.0	2	7.2	3	10.7
Bohemian	14	14	100.0	1	7.5	2	13.9	11	78.6
Russian	57	51	89.4	32	56.1	6	10.5	13	22.8
Austrian, etc.	32	27	84.4	9	28.1	7	21.9	11	34.4
Italian	57	56	98.2	8	14.0	4	7.0	44	77.2
Total	318	243	76.4	90	28.3	28	8.8	125	39.3

TABLE 72.—ALCOHOLIC DRINKS AT HOME. NUMBER OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699						$700 to $799						$800 to $899					
	Number of Families.						Number of Families.						Number of Families.					
	Total.	With Expenditure for Drink.	Reporting Expenditure of:				Total.	With Expenditure for Drink.	Reporting Expenditure of:				Total.	With Expenditure for Drink.	Reporting Expenditure of:			
			Under $10	$10 to $30	$30 to $50	Over $50			Under $10	$10 to $30	$30 to $50	Over $50			Under $10	$10 to $30	$30 to $50	Over $50
United States	11	6	3	2	1	..	19	7	1	1	5	..	13	7	1	3	3	..
Teutonic	4	1	..	..	..	1	7	4	..	..	4	..	9	9	1	1	7	..
Irish	4	2	..	1	1	..	7	6	1	2	3	..	7	4	1	1	1	1
Colored	11	9	3	5	1	..	6	2	1	..	1	..	8	6	..	5	1	..
Bohemian	4	4	..	1	2	1	3	3	..	1	1	1	3	3	..	..	2	1
Russian	16	14	6	5	3	..	14	14	3	10	1	..	12	10	3	4	2	1
Austrian, etc	6	5	..	5	..	..	9	8	2	3	2	1	9	8	2	2	3	1
Italian	16	15	1	3	7	4	14	14	2	2	6	4	12	12	..	3	6	3
Total	72	56	13	22	15	6	79	58	10	19	23	6	73	59	8	19	25	7

Nationality.	$900 to $999						$1000 to $1099						Total.					
	Number of Families.						Number of Families.						Number of Families.					
	Total.	With Expenditure for Drink.	Reporting Expenditure of:				Total.	With Expenditure for Drink.	Reporting Expenditure of:				Total.	With Expenditure for Drink.	Reporting Expenditure of:			
			Under $10	$10 to $30	$30 to $50	Over $50			Under $10	$10 to $30	$30 to $50	Over $50			Under $10	$10 to $30	$30 to $50	Over $50
United States	16	8	2	2	4	..	8	3	..	1	2	..	67	31	7	9	15	..
Teutonic	11	8	..	4	4	..	8	6	..	3	1	2	39	28	1	8	16	3
Irish	5	4	..	2	2	..	1	1	..	..	1	..	24	17	2	6	8	1
Colored	2	1	..	1	..	..	1	1	..	1	..	..	28	19	4	12	3	..
Bohemian	4	4	..	1	3	..	..	..	..	..	..	..	14	14	..	3	8	3
Russian	9	7	2	3	1	1	6	6	2	..	2	2	57	51	16	22	9	4
Austrian, etc	7	5	1	..	2	2	1	1	..	1	..	..	32	27	5	11	7	4
Italian	9	9	..	..	5	4	6	6	1	..	3	2	57	56	4	8	27	17
Total	63	46	5	13	21	7	31	24	3	6	9	6	318	243	39	79	93	32

TABLE 73.—ALCOHOLIC DRINKS AT HOME. NUMBER AND PER CENT. OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS.—BY INCOME.

Income.	Total Number of Families.	Families with Expenditure for Drink.		Families Reporting Expenditure of.							
				Under $10.		$10 to $30.		$30 to $50.		Over $50.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$600 to $699.....	72	56	78	13	18	22	31	15	21	6	8
$700 to $799.....	79	58	73	10	13	19	24	23	29	6	7
$800 to $899.....	73	59	81	8	11	19	26	25	34	7	10
$900 to $999.....	63	46	73	5	8	13	21	21	33	7	11
$1000 to $1099.....	31	24	77	3	10	6	19	9	29	6	19
Total.....	318	243	76	39	12	79	25	93	29	32	10
$400 to $599.....	25	20	80	7	28	8	32	5	20	..	..
$600 to $799.....	151	114	75	23	15	41	27	38	25	12	8
$800 to $899.....	73	59	81	8	11	19	26	25	34	7	10
$900 to $1099.....	94	70	74	8	8	19	20	30	32	13	14
$1100 and over.....	48	37	77	4	8	7	15	10	21	16	33

TABLE 74.—ALCOHOLIC DRINKS AWAY FROM HOME AND AT HOME AVERAGE ANNUAL EXPENDITURE AND NUMBER OF FAMILIES REPORTING.—BY INCOME.

Income.	Total Number of Families.	Average Income (Total).	Average Expenditure for Alcoholic Drinks at Home.	Reporting Alcoholic Drinks at Home.		Average Expenditure for Alcoholic Drinks at Home and Away.	
				Number of Families.	Average Expenditure of Families Reporting.	Average Amount.	Per cent. of Average Total Income.
$400 to $599.....	25	$503.03	$14.13	20	$17.67	$18.47	2.7
$600 to $699.....	72	650.17	18.06	56	23.23	27.25	4.2
$700 to $799.....	79	748.83	20.93	58	28.51	32.52	4.4
$800 to $899.....	73	846.26	24.68	59	30.53	37.65	4.4
$900 to $999.....	63	942.03	22.91	46	31.38	36.56	3.9
$1000 to $1099.....	31	1044.48	28.67	24	37.03	50.67	4.9
$1100 to $1199.....	18	1137.42	39.63	14	50.95	59.96	5.2

TABLE 75.—MILK. NUMBER OF FAMILIES REPORTING GIVEN PRICES.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699						$700 to $799						$800 to $899					
	Number of Families.	Number Paying for Milk per qt.:					Number of Families.	Number Paying for Milk per qt.:					Number of Families.	Number Paying for Milk per qt.:				
		4c.	5c.	6c.	8c.	10c. *		4c.	5c.	6c.	8c.	10c. *		4c.	5c.	6c.	8c.	10c. *
United States	11	..	6	3	1	1	19	1	7	2	6	3	13	..	8	..	3	2
Teutonic	4	1	1	..	2	..	7	1	5	..	..	1	9	1	5	2	1	..
Irish	4	1	1	1	1	..	7	..	5	1	1	..	7	..	2	2	3	..
Colored	10	..	8	..	2	..	5	..	2	1	2	..	8	..	2	..	4	2
Bohemian	4	1	3	..	..	..	3	1	2	..	..	..	3	1	2	..	..	..
Russian	16	2	8	3	3	..	14	2	8	4	..	..	12	..	12	..	..	..
Austrian, etc.	6	1	2	2	1	..	8	..	6	2	..	..	9	2	6	1	..	..
Italian	16	..	5	1	10	..	14	..	7	1	6	..	12	..	3	..	7	2
Total	71	6	34	10	20	1	77	5	42	11	15	4	73	4	40	5	18	6

Nationality.	$900 to $999						$1000 to $1099						Total.					
	Number of Families.	Number Paying for Milk per qt.:					Number of Families.	Number Paying for Milk per qt.:					Number of Families.	Number Paying for Milk per qt.:				
		4c.	5c.	6c.	8c.	10c. *		4c.	5c.	6c.	8c.	10c. *		4c.	5c.	6c.	8c.	10c. *
United States	16	..	8	3	3	2	8	..	3	4	1	..	67	1	32	12	14	8
Teutonic	11	..	3	3	5	..	8	..	7	..	1	..	39	3	21	5	9	1
Irish	5	..	4	..	1	..	1	..	1	..	..	..	24	1	13	4	6	..
Colored	2	..	..	1	1	..	1	..	..	..	1	..	26	..	12	2	10	2
Bohemian	4	1	3	..	..	..	..	..	..	..	..	..	14	4	10	..	..	..
Russian	9	..	6	2	1	..	6	..	5	1	..	..	57	4	39	10	4	..
Austrian, etc.	7	1	4	1	1	..	1	..	1	..	..	..	31	4	19	6	2	..
Italian	9	..	4	..	5	..	6	..	1	..	5	..	57	..	20	2	33	2
Total	63	2	32	10	17	2	31	..	18	5	8	..	315	17	166	41	78	13

* Condensed milk.

TABLE 76.—MILK. NUMBER OF FAMILIES REPORTING GIVEN PRICES.—BY INCOME.

Income.	Number of Families.	Families Paying for Milk per Quart.			
		5c. and 6c.		8c.	
		Number.	Per cent.	Number.	Per cent.
$600 to $699	72	44	61	20	28
$700 to $799	79	53	67	15	19
$800 to $899	73	45	62	18	25
$900 to $999	63	42	67	17	24
$1000 to $1099	31	23	74	8	26
$600 to $799	151	97	64	35	23
$800 to $899	73	45	62	18	25
$900 to $1099	94	63	69	25	27

TABLE 77.—ICE. NUMBER OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS AND AVERAGE AMOUNT EXPENDED.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699							$700 to $799							$800 to $899						
	Number of Families.	Expenditure Reported.				Having Refrigerator.	Average Expenditure.	Number of Families.	Expenditure Reported.				Having Refrigerator.	Average Expenditure.	Number of Families.	Expenditure Reported.				Having Refrigerator.	Average Expenditure.
		None.	Under $1.00.	$1.00 to $5.00.	$5.00 and over.				None.	Under $1.00.	$1.00 to $5.00.	$5.00 and over.				None.	Under $1.00.	$1.00 to $5.00.	$5.00 and over.		
United States	11	1	..	5	5	9	$4.80	19	4	..	7	8	12	$4.60	13	2	1	3	7	11	$4.93
Teutonic	4	..	2	1	1	4	2.45	7	1	1	1	4	6	4.74	9	..	..	6	3	9	5.25
Irish	4	1	1	2	..	3	2.40	7	1	..	5	1	6	3.73	7	1	..	4	2	7	3.84
Colored	11	1	2	5	3	10	3.24	6	..	..	3	3	5	4.67	8	..	1	4	3	6	4.55
Bohemian	4	..	..	1	3	3	5.57	3	1	1	1	..	2	1.33	3	..	1	2	..	3	2.20
Russian	16	4	2	6	4	11	3.04	14	2	3	2	7	12	5.26	12	1	..	3	8	11	6.23
Austrian, etc.	6	2	1	..	3	5	3.69	9	2	1	1	5	7	4.46	9	..	..	1	8	9	6.12
Italian	16	2	1	6	7	14	5.15	14	3	..	7	4	13	3.99	12	1	..	7	4	11	5.35
Total	72	11	9	26	26	59	3.93	79	14	6	27	32	63	4.42	73	5	3	30	35	67	5.14

Nationality.	$900 to $999							$1000 to $1099							Total.						
	Number of Families.	Expenditure Reported.				Having Refrigerator.	Average Expenditure.	Number of Families.	Expenditure Reported.				Having Refrigerator.	Average Expenditure.	Total Number of Families.	Expenditure Reported.				Having Refrigerator.	Average Expenditure.
		None.	Under $1.00.	$1.00 to $5.00.	$5.00 and over.				None.	Under $1.00.	$1.00 to $5.00.	$5.00 and over.				None.	Under $1.00.	$1.00 to $5.00.	$5.00 and over.		
United States	16	2	..	5	9	13	$5.79	8	1	..	1	6	8	$6.13	67	10	1	21	35	53	$6.07
Teutonic	11	2	1	4	4	9	4.35	8	..	..	1	7	7	9.32	39	3	4	13	19	35	6.00
Irish	5	1	..	3	1	4	4.40	1	1	..	..	..	..	..	24	5	1	14	4	20	4.43
Colored	2	..	..	1	1	2	4.20	1	..	..	1	..	..	2.40	28	1	3	14	10	23	4.10
Bohemian	4	1	..	1	2	4	4.50	..	..	..	..	..	..	..	14	2	2	5	5	12	4.24
Russian	9	..	2	..	7	8	7.80	6	..	..	..	6	6	8.68	57	7	7	11	32	48	6.39
Austrian, etc.	7	..	..	3	4	7	4.71	1	..	..	..	1	1	9.10	32	4	2	5	21	29	5.70
Italian	9	2	..	3	4	9	4.50	6	1	..	3	2	6	5.19	57	9	1	26	21	53	5.71
Total	63	8	3	20	32	56	5.27	31	3	..	6	22	28	7.05	318	41	21	109	147	273	5.63

TABLE 78.—ICE. NUMBER AND PER CENT. OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS AND AVERAGE AMOUNT EXPENDED.—BY INCOME.

Income.	Total Number of Families.	Expenditure Reported.								Having Refrigerators.		Average Amount Expended by Families Spending.
		None.		Under $1.00.		$1.00 to $5.00.		Over $5.00.				
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	
$600 to $699	72	11	15	9	13	26	36	26	36	59	82	$4.64
$700 to $799	79	14	17	6	8	27	34	32	41	63	80	5.37
$800 to $899	73	5	7	3	4	30	41	35	48	67	92	5.52
$900 to $999	63	8	13	3	5	20	31	32	51	56	89	6.04
$1000 to $1099	31	3	10	..	..	6	20	22	70	28	90	7.80
Total	318	41	13	21	7	109	34	147	46	273	81	5.63
$400 to $599	25	9	36	3	12	9	36	4	16	16	64	3.66
$600 to $799	151	25	17	15	10	53	34	58	38	122	81	5.02
$800 to $899	73	5	7	3	4	30	41	35	48	67	92	5.52
$900 to $1099	94	11	12	3	3	26	28	54	57	84	90	6.63
$1100 and over	48	7	14	1	2	8	17	32	67	36	75	9.21*

* Average for thirty-two families buying ice, having incomes from $1100 to $1599.

NOTE ON DETAILS OF FOOD-BUDGETS

To illustrate the items of detail in expenditures for food, six fairly representative schedules are presented in detail; 2 American, 1 Russian, 1 Austrian and 2 Italian. Three are chosen from families having an income between $600 and $700, and 3 from families, comparable in nationality, with incomes of about $900. This selection makes possible a comparison of the diet of a family somewhat below the normal standard of living, with that of one not far above the normal.

1. The first family is that of an American truck-driver, living in Harlem. The father earns $12 a week, $600 a year. The family consists of the man and his wife and 3 children, aged 2, 4 and 8 years. The nutrition demanded weekly for this family is the equivalent of that required for an adult man for 22 days. The dietary analysis made by Dr. F. P. Underhill (see Appendix III, page 277) showed a total of 102 grams of protein and fuel-values to the amount of 2504 calories, both reckoned per man per day. The average expenditure, on the same basis, was 21.6 cents per man per day. The details of the weekly food-budget are as follows:

	Weekly Expenditure.	
Meats and fish:		
4 lbs. fresh beef	$0.48	
4 lbs. salt beef	.28	
1 lb. ham	.16	
1 lb. chicken (4 lbs. once a month)	.14	
1 lb. fish (4 lbs. once a month)	.05	$1.11
Eggs, dairy products, etc.:		
1 lb. butter	.27	
14 eggs	.25	
7 qts. milk	.70	
1 can condensed milk	.10	1.32
Cereals:		
12 loaves bread	.60	
3½ doz. rolls	.35	
1 package crackers	.10	
1 package breakfast-food	.10	
Flour	.05	1.20
Carried forward		$3.63

Brought forward		$3.63
Vegetables and fruits:		
2 qts. potatoes	.16	
Turnips, onions, etc.	.10	
½ lb. dried peas	.05	
1 can tomatoes	.08	
Fresh fruit	.05	.44
Sugar, tea, etc.:		
½ lb. tea	.18	
3½ lbs. sugar	.17	
Molasses (1 pt. monthly)	.03	
1 bottle pickles	.10	.48
Alcoholic drinks:		
2 pints beer	.20	.20
Total		$4.75

2. The following is the food-budget for an American family living on East 80th street. The father drives an express-wagon; the family consists of the parents, 3 girls, aged 14, 10, and 2, and 1 boy 9 years old. The dietary equivalents per week amount to what would be needed by 1 man for 26 days. The dietary analysis shows a total of 129 grams of protein and 3483 colories per man per day, and the average expenditure per man per day is 27 cents. The weekly expenditures are reported as follows:

Meats and fish:	Weekly Expenditure.	
5 lbs. beef	$0.68	
½ lb. beef	.03	
2½ lbs. pork	.40	
2 lbs. ham	.19	
1 lb. mutton (4 lbs. once a month)	.18	
½ lb. chicken (goose at Christmas $2.00; chicken once in 3 months, 85 cts.	.10	
1½ lbs. fresh fish	.20	
½ can salmon	.07	$1.85
Carried forward		$1.85

Brought forward		$1.85
Eggs, dairy products, etc.:		
1 lb. butter	.30	
½ lb. cheese	.15	
15 eggs	.25	
21 qts. milk	1.05	1.75
Cereals:		
21 loaves (stale) bread	.53	
1 dozen rolls	.10	
Cake twice a week	.20	
Rice (1 lb. a month)	.02	
Flour (3½ lbs. twice a month)	.06	
Oatmeal	.05	
Grapenuts, etc.	.13	1.09
Vegetables, fruits, etc.:		
6 qts. potatoes (8 to 12 cents)	.60	
Turnips or carrots	.03	
2 lbs. onions	.09	
Fresh vegetables	.70	
Dried beans and peas	.03	
1 can tomatoes	.10	
1 can corn monthly, per week	.03	
Jelly (6 glasses a year at 10 cents)	.01	
Fresh fruit	.25	
Dried prunes (1 lb. a month)	.03	$1.87
Sugar, tea, coffee, etc.:		
1½ lbs. coffee	.30	
1¾ lbs. sugar	.09	
Syrup, 10-cent can twice a year	.01	
Pickles and spices	.05	
Alcoholic drinks:		
Beer, 10 cents in 2 months	.01	.46
Total		$7.02

3. The following is the food report for a Russian family in Brooklyn (Brownsville). The father is a carpenter (non-union) with wages of $15 a week, but, on account of unemployment, earning only $600 a year, which is the entire income of the family. Besides the parents there are 4 boys, aged 6, 4, and 2 years and 6 months, respectively, making a food equivalent of 3.3 units, the

weekly requirement being that of 1 man for 22 days. The food-values amount to 115 grams of protein and 2710 calories per man per day. The expenditure amounts to 21 cents per man per day.

	Weekly Expenditure.	
Meats and fish:		
7 lbs. beef	$0.84	
1 lb. mutton	.16	
2 lbs. fish	.20	
2 cans salmon	.28	$1.48
Eggs, dairy products, etc.:		
2 lbs. butter	.64	
2 packages cheese	.08	
1 dozen eggs	.24	
6 qts. milk (at Straus depot)	.20	
3 cans condensed milk	.30	1.46
Cereals:		
7 loaves of bread	.56	
24 rolls	.20	
3½ lbs. flour	.10	
¼ lb. cereal	.02	.88
Vegetables and fruits:		
6 lbs. potatoes	.09	
2 lbs. onions	.06	
Fresh vegetables	.10	
1 lb. dried beans	.08	
1 lb. dried peas	.04	
Fresh fruit	.15	
½ lb. dried prunes	.06	.58
Sugar, tea, etc.:		
⅛ lb. tea	.05	
¼ lb. coffee	.05	
3½ lb. sugar	.20	
¼ lb. spice	.02	.32
Alcoholic drinks:		
(Wine on holidays, $1.50 a year)	.03	.03
Total		$4.75

4. The report which follows is for an Austrian family on East 82nd street. The father is a shipping-clerk, earning $760 a year, to which is added $104 from a lodger. There is a boy of 12 and a girl of 3. The weekly food requirements of the family are equivalent to those of an adult man for 20 days. The dietary computations show a total of 150 grams of protein per man per day and 3685 calories, at a cost of 35 cents per man per day.

	Weekly Expenditure.	
Meats and fish:		
4 lbs. beef	$0.72	
½ lb. corned beef (cooked)	.15	
2 lbs. mutton	.36	
4 lbs. chicken	.75	
2 lbs. fish	.25	
1 can salmon	.10	$2.33
Eggs, dairy products, etc.:		
1 lb. butter	.10	
1 lb. cheese	.32	
16 eggs weekly (in summer)	.25	
21 qts. milk (4 cents)	.84	1.51
Cereals:		
7 loaves bread	.35	
49 rolls (7 for 5 cents daily)	.35	
2 boxes crackers	.10	
3½ lbs. flour	.10	
1 box breakfast-food	.14	1.04
Vegetables, fruits, etc.:		
4 qts. potatoes	.20	
1½ lbs. onions	.06	
Carrots	.05	
Fresh vegetables	.24	
½ qt. dried beans	.06	
½ qt. dried peas	.06	
Cucumbers (10 cents weekly in summer)	.05	
Jelly (12 cents weekly in winter)	.06	
Oranges and bananas	.25	
½ lb. nuts in winter	,08	1.11
Carried forward		$5.99

Brought forward		$5.99
Sugar, tea, etc.:		
⅛ lb. tea	.05	
½ lb. coffee	.10	
1 box cocoa	.10	
3½ lbs. sugar	.18	
Spices	.04	.47
Alcoholic drinks:		
1 pint bottle whiskey	.50	
Wine	.08	.58
Total		$7.04

5. An Italian family living on West Houston Street makes the report of food-expenditures that follows. The father is a longshoreman, earning $14 a week, or allowing for unemployment, $672 a year. The family consists of the parents, the woman's father, a girl of 13, a boy of 9 and a boy of 14 months. The nutriment required amounts to 4.2 in terms of an adult man, and the weekly requirement is the equivalent of food for 1 man for 29 days. The dietary analysis shows 106 grams of protein and 3888 calories per man per day, at a cost of 24 cents per man per day, or of 20 cents for everything except beer.

	Weekly Expenditure.	
Meats and fish:		
11 lbs. beef	$0.90	
3 lbs. fish	$0.30	$1.20
Eggs, dairy products, etc.:		
7 lbs. lard	.50	
½ lb. cheese	.15	
8 eggs	.20	
7 qts. milk	.35	1.20
Cereals:		
21 loaves bread	1.05	
4 lbs. flour	.14	
14 lbs. macaroni (American)	.98	2.17
Carried forward		$4.57

Brought forward		$4.57
Vegetables, fruit, etc.:		
3 qts. potatoes	.15	
Onions	.05	
Fresh vegetables	.10	
2 lbs. dried beans	.15	
Fresh fruits	.10	.55
Sugar, tea, etc.:		
1 lb. coffee	.35	
3 lbs. sugar	.18	
1 qt. olive oil	.20	.73
Alcoholic liquors:		
14 pints beer	1.40	1.40
Total		$7.25

6. Another Italian family, that of a printer, living on Oliver Street, is comprised of father, mother, a boy of 9 years and a girl of 7. The man earns $884 a year, which is the sole income of the family. The nutriment required for the family is 2.8 times the requirements of an adult man, and the weekly requirement is equivalent to that for one man for 20 days, The food-analysis shows 176 grams of protein, and 4390 calories per man per day at a cost of 33 cents per man per day. The weekly expenditures for food are reported as follows:

Meats and fish:	Weekly Expenditure.	
8 lbs. beef	$1.28	
¼ lb. bologna sausage	.10	
9 lbs. fish	.54	
5 lbs. salt fish	.35	$2.27
Eggs, dairy products, etc.:		
2 lbs. lard	.25	
½ lb. Roman cheese	.11	
1 doz. eggs	.25	
7 qts. milk	.56	1.17
Carried forward		$3.44

Brought forward		$3.44
Cereals:		
14 loaves bread	.70	
9 lbs. flour	.27	
5 lbs. macaroni (imported)	.35	1.32
Vegetables and fruits:		
5 qts. potatoes	.25	
Turnips	.05	
Onions	.15	
Carrots	.10	
Fresh vegetables	.40	
4 lbs. dried beans	.40	
2 lbs. dried peas	.15	
Fresh fruit	.20	
Dried fruits	.15	1.85
Sugar, tea, etc.:		
½ lb. coffee	.12	
2 lbs. sugar	.12	
1 qt. olive oil	.50	.74
Alcoholic drinks:		
7 pints beer	.70	.70
Total		$8.05

A comparison of these selected budgets shows some features that are typical of the classes that they represent. The Italian schedules show a dependence on vegetable food for a larger part of the protein provided than do those of the other nationalities. Olive oil and lard take the place of butter; macaroni and dried beans and dried peas furnish their share of protein. The poorer families throughout buy cheaper kinds of food,—more bread and less meat, for instance, and cheaper qualities of the same kind of food. Of the $600 families, none provides the standard amount of both protein and fuel-food, and the expenditure in each case is under the 22-cent minimum suggested by Dr. Underhill. In the 3 schedules for higher incomes, the standard amount of protein and fuel-value is provided, but the cost ranges from 27 to 35 cents per man per day. The Italian family, gets more of both protein and fuel-values for 33 cents, than the Austrian family for 35 cents.

5. CLOTHING.

1. Amount and Percentage of Expenditure for Clothing.—The expenditure for clothing increases steadily with increase of income, as shown in the table of averages (Table 79, page 172), and the percentage of expenditures devoted to this purpose also increases, as may be seen in the following summary, taken from Table 79:

Income.	Number of Families.	Average Expenditure for Clothing.	Per Cent. of Total Expenditure.
$600 to $699	72	$83.48	12.9
700 to 799	79	98.79	13.4
800 to 899	73	113.59	14.0
900 to 999	63	132.34	14.6
1000 to 1099	31	155.59	15.5

Of the nationalities represented, the Italians report the smallest expenditure for clothing, the Austrians and Russians next. The highest averages and percentages are found among the Bohemians, and the American, Teutonic and Irish families are above the average in almost every income-group. Considered by occupations (Table 16, page 73) the laborers report clothing-expenditures somewhat below the average for all families of the corresponding income-groups, the teamsters are close to the general average, and the garment-workers are distinctly below the average. The following table shows the figures for all the income-groups where more than 3 families are represented:

Income.	All Families.		Laborers.		Teamsters.		Garment-workers.	
	Ave.	Per Cent.	Ave.	Per Cent.	Ave.	Per Cent.	Ave.	Per Cent.
$600–$699	$83.48	12.9	$76.67	12.1	$79.42	12.3	$80.85	12.7
$700–$799	98.79	13.4	105.57	14.1	97.09	13.4	82.90	11.6
$800–$899	113.59	14.0	96.94	13.0	126.76	14.7	92.73	11.7
$900–$999	132.34	14.6	..	..	..	..	95.59	11.1
$1000–$1099	155.59	15.5	..	..	..	..	144.53	13.3

A certain offset in the case of the garment-workers is to be found in their greater opportunities for making their own clothes.

In the slack season of the garment-trades the men are often found, when materials are procurable, making clothing for the members of the family.

Inquiry was made as to gifts of clothing received by the families interviewed. While the answers bring out no very exact data as to the value of the gifts received, they do show that a large proportion of the families on the lower incomes depend upon gifts to keep up such standard in regard to dress as they maintain. The figures may be found in Table 80 (page 173), from which it appears that 87 of the 318 families with incomes between $600 and $1100, or 27 per cent., report gifts of clothing. Separating the American, Teutonic, Irish and colored families from the others, we find that in 71 of the 158 cases of these nationalities, or 45 per cent., gifts of clothing are reported, as against only 16, or 10 per cent., among the 160 families of Bohemians, Russians, Austrians and Italians. The tabulation by income-groups shows that until the $900 level is reached, more than one-quarter of all families, or more than 40 per cent. of those included in the four nationalities first named above, report gifts of clothing. Inasmuch as these four nationalities also report a higher average expenditure than the South-European families, it seems a safe inference that a higher standard prevails, in the matter of dress, among the American and North-European families of our group than among the Russians, Austro-Hungarians and Italians.

The apportionment of expenditure for clothing among the different members of the family is a subject of some interest. In Table 81 (page 174) may be found the average amount, by income-groups, and the percentage of the total outlay for clothing that is expended for each member of the family. In the case of the children, the average is obtained by adding the amount for each boy or each girl reported, and dividing by the number of families reporting expenditure for boys or for girls. The amount for each child as included in the addition above described, is the amount reported for each boy or girl where there is 1 reported in the family; when more than 1 boy or more than 1 girl is reported, the amount entered is the average amount expended per boy, or per girl, in the given family. Table 81 I-III shows the averages and percentages, first, for all the 318 families; second,

for the 231 families which report no gifts; third, for the 87 families reporting gifts. The amount expended for each member of the family increases with each rise in the income-scale in almost every instance. In the case of the families receiving gifts, however, the movement is quite erratic, perhaps because the amount of gifts received bears no necessary relation to income. The father's clothing takes about one-third of the clothing-allowance, the mother's about one-fifth; each child from one-eighth to one-sixth. It appears in the table that the father's clothing costs more than that of any other member of the family, and also that the percentage, but not the actual amount, diminishes as income increases. In the case of families without gifts,—perhaps the most significant for this comparison,—the father spends, on the average, 35.6 per cent. of all that is spent for clothing, in the case of families with incomes of between $600 and $700, as against 29.3 per cent. in the case of families with incomes of from $1000 to $1100. The mother's percentage remains nearly constant, but is lowest in the $1000 income-group, where it is 20.3 per cent. The mother, that is, spends much less on her clothing than the father. Even in the families with incomes of over $1100, hardly a case was reported in which the woman spent as much for clothing as the man. The boys and girls stand nearly on an even footing as regards expenditure for clothing. The average for each boy is, however, a trifle above that for each girl, in each income-group. The children's clothing consumes a larger proportion of all that is spent for clothing in the case of higher incomes than in the lower. In the $600 group, 12.5 per cent. of the total goes for each boy, 12.2 per cent. for each girl; in the $1000 income-group the percentages are 15.7 and 16.1 respectively. This increase may be in part referred to the fact that a larger proportion of the children among the families with higher incomes are wage-earners (see page 57), and that these children are likely to need relatively large expenditure for clothing, by reason both of age and of occupation.*

* The money-value of the assistance received in the way of gifts may be inferred from a comparison of the averages for the families "without gifts" and "with gifts." This is an uncertain reliance, however, since several families "with gifts" report a larger clothing-bill than other families of the same income and nationality "without gifts." It may be noted, however, for what it is worth, that the average

Table 82 (page 175) shows, for the incomes above $1100 and below $600, the data regarding expenditure for clothing. The tendency of clothing to claim a larger part of the income as income increases appears also in these scattering cases, as well as the tendency for the father's dress to claim a diminishing proportion of the whole expenditure for clothing. In the averages of the 6 families with $1500 incomes the mother's amount ($54.34) and percentage (21) approach more nearly to the father's ($66.47, or 25.5 per cent.) than on the lower incomes. But the number of families is too few to warrant anything more than the suggestion that it is only in families with a relatively high standard of living that the woman is able to spend more on dress than her husband.

In Table 83 (page 176) is given the average expenditure for clothing for each member of the family, by nationalities, of the families without gifts of clothing in two representative income-groups ($700–799 and $900–999). These tables are given to permit a comparison of nationalities in regard to the point before us. The general tendencies already noticed appear in most cases. In every case save the Austrians the father's percentage is less on the higher income than on the lower. The Irish, Bohemian, Russian and Italian mothers spend a larger percentage of the total on the higher income than on the lower. The proportion expended for Italian children is exceptionally low, but this is accounted for in part by the low average age of the children reported in the Italian schedules.

2. Estimate of the Clothing Necessary for a Normal Family and its Cost.—On the basis of the averages of expenditures and the details given in typical schedules, the following estimate is made of the articles of clothing needed annually by a normal family, consisting of father, mother, and 3 children; for instance, a girl of 10, a boy of 6 and a boy of 4:

total expenditure for clothing is less by $6.39 in the $600 income-group for families with gifts than for those without, and in the $1000 income-group is less by $30.63. The figures are as follows:

Income.	Families Without Gifts.	Families With Gifts.	Difference.
$600 to $699	$85.70	$79.31	$6.39
700 to 799	102.79	86.99	15.80
800 to 899	113.63	113.49	0.14
900 to 999	135.67	122.06	13.61
1000 to 1099	162.49	131.86	30.63

For the Man.	
2 hats or caps	$2.00
1 overcoat*	5.00
1 suit	10.00
1 pair pantaloons	2.00
2 pair overalls	1.50
3 working shirts	1.00
2 white shirts	1.00
6 collars	.60
4 ties	.50
4 handkerchiefs	.30
Summer underwear	1.00
Winter underwear	1.50
6 pair hose	.60
2 pair shoes	4.00
Repair of shoes	1.50
Gloves or mittens	.50
	$33.00

For the Woman.	
1 hat	$ 1.50
1 cloak†	2.50
2 dresses of wash goods	2.50
1 woolen dress	5.00
3 waists	1.50
1 petticoat	.50
Linen, etc.	.70
Summer underwear	.50
Winter underwear	1.00
6 handkerchiefs	.45
Gloves or mittens	.50
3 aprons	.50
6 pair stockings	.60
2 pair shoes	3.00
Repair of shoes	1.25
Sundries	1.00
	$23.00

For Each Boy.	
2 hats	$0.50
1 overcoat	2.50
1 suit	2.50
1 pair trousers	.50
2 waists	.50
Summer underwear	.50
Winter underwear	1.00
6 pair stockings	.50
2 pair shoes	2.00
Repair of shoes	1.25
Mittens	.25
	$12.00

For the Girl.	
2 hats	$1.25
1 cloak	2.00
4 dresses of wash goods	2.00
1 woolen dress	1.50
4 waists	1.00
2 petticoats	.50
Summer underwear	.50
Winter underwear	1.00
Ribbons, etc.	.50
6 handkerchiefs	.25
Gloves or mittens	.25
6 pair stockings	.50
2 pair shoes	2.50
Repair of shoes	1.25
	$15.00

For Washing.	
Soap, etc. (15 cts. a week)	$7.50
Laundry (5 cts. a week)	2.50
	$10.00

Summary.	
For the man	$33.00
For the woman	23.00
For 2 boys, each $12.00	24.00
For 1 girl	15.00
For washing	10.00
	$105.00

* Costs $10 to $15, lasts 2 or 3 years.

† Costs $5, lasts 2 years.

Such an estimate presupposes, on the part of the mother, a high grade of efficiency in mending and remaking. It makes a meager allowance for outside garments, and one quite insufficent for men in certain occupations. It seems within bounds to assume that less than $100 will not suffice to provide decent clothing for a normal family of five.*

Assuming, then, that less than $100 marks a standard in

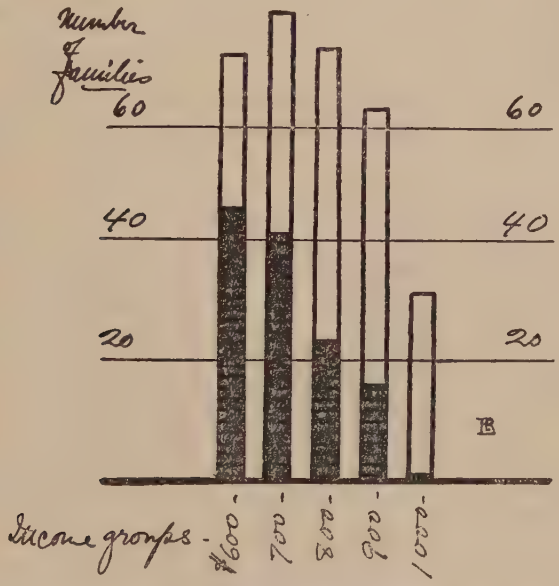


DIAGRAM 13.—Number of under-clad families in each of the principal income-groups. (See Table 84, page 177.)

clothing below the normal, the families reporting less than this amount have been counted and designated "under-clothed." An exception has been made in the case of garment-workers, and $80 has been assumed as the minimum expenditure indispensable for the families of those in this occupation. Tables 84–87 (pages 177–179) show the results of this analysis.

*The writer is not prepared to affirm the converse statement that $100 will suffice to provide decent clothing for the ordinary family of 5.

Of the 318 families with incomes between $600 and $1100, 126, or 40 per cent., report less than $100 spent for clothing.* By incomes, 57 per cent. of the families with incomes of between $600 and $800 are under-clad, 32 per cent. of those with incomes of $800 to $900, and 18 per cent. of those with incomes between $900 and $1100. Of those with incomes below $600 we find that three-quarters are under-clothed, while only 1 in 12 of the families

DIAGRAM 14.—Number of under-clad families in each of the nationality-groups.

with over $1100 to spend falls in this category. By nationalities, the under-clad families are most frequent in the group comprising Russians, Austrians, Italians, and Bohemians, where they comprise 79 out of 160 families, or 49 per cent. Of the other nationalities (American, Teutonic, Irish, colored), the under-clad number 47 out of 158 families, or 30 per cent. Thirteen, however, of the

* Of the garment-workers, only those reporting less than $80 are included in the 126 enumerated as under-clad. Twelve garment-workers' families reported between $80 and $100 for clothing.

28 colored families are under-clad. Considered with reference to sources of income, we find Table 85 (page 177), that with the exception of families having incomes between $600 and $700, the under-clad are more frequent, relatively, among families with composite income than among families supported by the father alone. In tabular form this will readily be seen:*

Income.	Per Cent. of all Families.	Per Cent. of Under-clothed Families.
$600 to $699	63.9	76
700 to 799	50.6	46
800 to 899	30.1	22
900 to 999	54.0	31
1000 to 1099	25.8	..

Considered with reference to the reporting of surplus or deficit at the end of the year, the under-clad families make the same sort of showing as the under-fed and over-crowded. Table 86 (page 178) shows that the under-clothed are the families that, as a rule, oftener come within their income than all the families taken at large. Of the whole 318 families, 36.5 per cent. report an even balance (within $25.00) between income and expenditure, 36.5 per cent. report a surplus, and 27 per cent. a deficit. Of the under-clothed families 32 per cent. report an even balance, 65 per cent. a surplus, and only 17 per cent. a deficit. The percentage reporting a deficit by income-groups, is as follows:

Income.	Per Cent. of all Families.	Per Cent. of Under-clothed Families.
$600 to $699	29	25
700 to 799	25	15
800 to 899	30	13
900 to 999	22	6
1000 to 1099	29	..

An examination of Table 86 shows that the Americans, the Teutons, and the colored have a larger proportion of families reporting deficit among their under-clothed than have the families representing the other nationalities. Only 2 of the 21 under-

* In the above enumeration, families receiving gifts and reporting a clothing expenditure under $100 are counted as under-clothed, because so far as their own resources are concerned they are not able to maintain the standard.

clothed Russian families report a deficit, and these are both in the $600 income-group.

3. Washing.—Following the example of Le Play, expenditures for washing are included under the head of clothing, as pertaining to the up-keep of that part of the family equipment. In almost all of the families under consideration, the washing is done at home, involving an outlay of money only for soap and minor washing-materials. This is usually reported at from 10 to 15 cents a week. In some cases,—most frequent in our schedules among the Bohemian families, where the mother goes out to work, —some one outside the family is paid to do the washing. The same arrangement is reported for one or two families with an invalid mother. Table 88 (page 179) shows the average expenditure for washing, by income, and the number and per cent. of families spending (1) under $10, (2) from $10 to $20, and (3) over $20 for washing. The average expenditure increases with each increase of income, from $8.36 for the $600 families to $13.53 for the $1000 group. By the $10 grouping, we see that more than three-quarters of the $600 families and less than half of the $1000 families, report less than $10, while of the 14 families reporting more than $20, 3 only have incomes below $800, and 8 have incomes above $900.

The average by nationalities Table 89 (page 180), shows some variations that appear arbitrary. But the Americans spend more and the Italians less than the average, in every income-group. Some aberrations in the averages, as in individual cases, are due to the inclusion of the cost of washing-materials in cases where the woman takes in washing.

The sending of some articles to the laundry is reported by the majority of families. Table 90 (page 181) shows the details. Nearly half of the 151 families with incomes between $600 and $800 send some work to the laundry, although only 13 of them spend more than 10 cents a week. Two-thirds of the 94 families with incomes of $900 to $1100 report sending work to the laundry, and 16 of them pay more than 10 cents a week. The laundry finish is evidently a sign of a rising standard of living, for five-sixths of the 48 families with over $1100 a year send work to the laundry, and half of them pay more than 10 cents a week.

The nationalities differ widely in their dependence on the laundry. Only one-eighth of the 57 Italian families and only 5 of the 28 colored families pay for work done by this institution. Sixty-eight per cent. of the American families resort to it, and 22 per cent. of them pay over 10 cents a week. Eighty-seven per cent. of the Russians depend upon it, 15 per cent. paying over 10 cents a week. The work sent to the laundry is usually the collars and cuffs worn by the men and boys.

TABLE 79.—CLOTHING. AVERAGE ANNUAL EXPENDITURE AND PER CENT. OF TOTAL EXPENDITURE. —BY NATIONALITY AND INCOME.

Nationality.	$600 to $699			$700 to $799			$800 to $899			$900 to $999			$1000 to $1099		
	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*
United States	11	$86.87	13.0	19	$112.95	14.8	13	$127.06	14.6	16	$143.26	15.0	8	$165.18	15.4
Teutonic	4	94.08	14.0	7	85.65	11.3	9	143.14	16.4	11	135.85	14.8	8	183.36	17.7
Irish	4	90.87	13.7	7	119.08	15.6	7	124.26	15.3	5	149.17	16.4	1	67.63	7.5
Colored	11	85.46	13.1	6	114.07	14.6	8	115.34	14.6	2	146.54	17.4	1	107.74	12.2
Bohemian	4	110.92	16.0	3	111.67	15.2	3	138.75	16.5	4	181.79	18.5	..	..	..
Russian	16	85.77	13.6	14	84.28	12.1	12	94.16	12.2	9	113.16	12.6	6	139.46	13.3
Austrian, etc	6	62.48	10.4	9	86.43	12.2	9	108.68	13.2	7	130.87	14.4	1	177.30	18.1
Italian	16	74.02	11.2	14	89.14	12.7	12	86.28	11.5	9	94.43	11.6	6	140.84	15.7
Total	72	83.48	12.9	79	98.79	13.4	73	113.59	14.0	63	132.34	14.6	31	155.57	15.5

* Per cent of expenditures for all purposes.

TABLE 80.—CLOTHING. NUMBER OF FAMILIES REPORTING GIFTS. —BY NATIONALITY AND INCOME.

Nationality.	$600 to $699		$700 to $799		$800 to $899		$900 to $999		$1000 to $1099		Total.		
	Number of Families.		Number of Families.		Number of Families.		Number of Families.		Number of Families.		Number of Families.		
	Total.	Number Reporting Gifts.	Total.	Number Reporting Gifts.	Total.	Number Reporting Gifts.	Total.	Number Reporting Gifts.	Total.	Number Reporting Gifts.	Total.	Number Reporting Gifts.	Per Cent. of Families.
United States..	11	7	19	9	13	5	16	8	8	3	67	32	48
Teutonic.....	4	4	7	3	9	3	11	1	8	2	39	13	33
Irish.....	4	2	7	2	7	4	5	2	1	1	24	11	46
Colored.....	11	7	6	2	8	4	2	1	1	1	28	15	54
Bohemian.....	4	2	3	1	3	..	4	..	..	..	14	3	21
Russian.....	16	..	14	..	12	1	9	2	6	..	57	3	5
Austrian, etc...	6	1	9	2	9	1	7	1	1	..	32	5	16
Italian.....	16	2	14	2	12	1	9	..	6	..	57	5	9
Total.....	72	25	79	21	73	19	63	15	31	7	318	87	27

Income.	Total Number of Families.	Number Reporting Gifts.	Per Cent. Reporting Gifts.
$400 to $599.....	25	7	28
$600 to $799.....	151	46	30
$800 to $899.....	73	19	26
$900 to $1099.....	94	22	23
$1100 and over.....	48	6	13

TABLE 81.—CLOTHING. AVERAGES AND PER CENT. OF EXPENDITURE FOR EACH MEMBER OF THE FAMILY WITH AND WITHOUT GIFTS.—BY INCOME.

I. Averages for all Families.

Income.	Total Expenditure for Clothing.			Expenditure for Father's Clothing.			Expenditure for Mother's Clothing.			Expenditure for Clothing of each Boy.			Expenditure for Clothing of each Girl.		
	Number of Families.	Average Expenditure.	Per Cent. of All Expenditure.	Number of Families.	Average Expenditure.	Per Cent. of Total Expenditure for Clothing.	Number of Families.	Average Expenditure.	Per Cent. of Total Expenditure for Clothing.	Number of Families.	Average Expenditure.	Per Cent. of Total Expenditure for Clothing.	Number of Families.	Average Expenditure.	Per Cent. of Total Expenditure for Clothing.
$600 to $699 ..	72	$ 83.48	12.9	72	$28.10	33.6	72	$17.48	21.0	59	$10.68	12.8	63	$10.90	13.0
$700 to $799 ..	79	98.79	13.4	79	34.19	34.6	79	20.23	20.5	65	12.98	13.2	68	12.23	12.4
$800 to $899 ..	73	113.59	14.0	73	34.10	30.0	73	22.76	20.0	66	16.13	14.2	62	15.96	14.1
$900 to $999 ..	63	132.34	14.6	62	40.36	30.5	62	27.71	21.0	56	19.29	14.6	57	16.86	12.8
$1000 to $1099 ..	31	155.57	15.5	30	44.02	28.3	30	32.25	20.8	27	24.32	15.7	23	24.79	16.0
II. Averages for Families without Gifts of Clothing.															
$600 to $699 ..	47	$ 85.70	13.2	47	$30.53	35.6	47	$18.62	21.7	35	$10.75	12.5	41	$10.48	12.2
$700 to $799 ..	58	102.79	14.0	57	36.28	35.0	57	22.49	21.9	48	13.68	13.3	51	12.17	11.9
$800 to $899 ..	54	113.63	14.0	54	34.09	30.0	54	23.51	20.7	49	16.36	14.4	43	16.20	14.3
$900 to $999 ..	48	135.67	15.4	47	41.92	30.8	47	28.89	21.3	43	20.63	15.2	43	17.21	12.7
$1000 to $1099 ..	24	162.49	16.2	24	47.57	29.3	24	32.90	20.3	22	25.44	15.7	18	26.12	16.1
III. Averages for Families Receiving Gifts of Clothing.															
$600 to $699 ..	25	$ 79.31	12.2	9	$16.97	21.4	8	$ 8.73	11.0	10	$ 8.48	10.7	10	$ 8.01	10.1
$700 to $799 ..	21	86.99	11.8	10	24.67	28.4	11	11.98	13.8	7	6.66	7.7	9	9.35	10.7
$800 to $899 ..	19	113.49	14.0	5	28.62	25.2	7	21.46	18.9	9	10.71	9.4	9	16.14	14.2
$900 to $999 ..	15	122.06	13.4	8	27.42	22.4	7	15.21	12.5	5	9.98	8.2	7	12.74	10.5
$1000 to $1099 ..	7	131.86	13.1	2	22.88	17.4	3	13.88	10.5	2	28.39	21.5	3	18.97	14.4

TABLE 82.—CLOTHING. AVERAGES AND PER CENT. OF EXPENDITURE FOR EACH MEMBER OF THE FAMILY: INCOMES UNDER $600 AND OVER $1100.—BY INCOME.

Income.	Total Expenditure for Clothing.			Expenditure for Father's Clothing.			Expenditure for Mother's Clothing.			Expenditure for Each Boy's Clothing.			Expenditure for Each Girl's Clothing.		
	Number of Families.	Average Expenditures.	Per Cent. of all Expenditures.	Number of Families.	Average Expenditure.	Per Cent. of Total Expenditure for Clothing.	Number of Families.	Average Expenditure.	Per Cent. of Total Expenditure for Clothing.	Number of Families.	Average Expenditure.	Per Cent. of Total Expenditure for Clothing.	Number of Families.	Average Expenditure.	Per Cent. of Total Expenditure for Clothing.
$400 to $499 ..	8	$ 60.65	13.0	8	$16.30	27.0	8	$ 9.89	16.0	7	$11.11	18.0	7	$ 9.06	15.0
$500 to $599 ..	17	67.95	12.4	17	25.26	37.0	17	14.81	22.0	12	9.54	14.0	14	7.88	12.0
$1100 to $1199 ..	18	$163.80	14.9	18	$58.06	35.4	18	$38.49	23.5	16	$19.79	12.0	15	$18.13	11.0
$1200 to $1299 ..	8	189.57	15.2	8	56.04	29.5	8	41.46	22.0	8	26.45	14.0	7	20.15	10.6
$1300 to $1399 ..	8	180.48	13.7	8	52.35	29.0	8	41.81	23.0	7	25.42	14.0	7	28.05	15.5
$1500 to $1599 ..	6	260.97	16.8	6	66.47	25.5	6	54.34	21.0	5	31.64	12.0	5	54.09	20.7

TABLE 83.—CLOTHING. AVERAGES AND PER CENT. OF EXPENDITURE FOR EACH MEMBER OF THE FAMILY, FOR FAMILIES WITHOUT GIFTS.—BY NATIONALITY.

INCOME $700 TO $799

NATIONALITY.	Total Expenditure for Clothing.		Expenditure for Clothing of:											
			Father.			Mother.			Each Boy.			Each Girl.		
	Number of Families.	Average Amount.	Number of Families.	Average Amount.	Per Cent. of Total for Clothing.	Number of Families.	Average Amount.	Per Cent. of Total for Clothing.	Number of Families.	Average Amount.	Per Cent. of Total for Clothing.	Number of Families.	Average Amount.	Per Cent. of Total for Clothing.
United States	11	$131.40	10	$44.43	34	10	$29.10	22	10	$15.50	12	10	$15.25	12
Teutonic	4	95.81	3	42.44	44	3	26.18	28	3	10.93	11	2	13.46	14
Irish	5	125.05	5	43.81	35	5	24.99	20	3	20.26	16	4	16.40	13
Colored	4	113.35	4	32.99	35	4	28.62	25	3	16.21	14	4	11.59	10
Bohemian	2	125.48	2	30.93	24	2	18.18	14	2	16.82	13	2	16.27	13
Russian	14	84.28	14	27.97	33	14	18.01	21	13	11.20	13	13	11.25	13
Austrian, etc	7	90.21	7	30.47	33	7	21.60	24	4	12.92	14	5	12.89	14
Italian	12	91.22	12	39.89	43	12	19.43	21	10	12.83	14	11	7.81	9
Total	59	102.79	57	36.98	36	57	22.49	22	48	13.68	13	51	12.17	12

INCOME $900 TO $999

NATIONALITY.	Total Expenditure for Clothing.		Expenditure for Clothing of:											
			Father.			Mother.			Each Boy.			Each Girl.		
	Number of Families.	Average Amount.	Number of Families.	Average Amount.	Per Cent. of Total for Clothing.	Number of Families.	Average Amount.	Per Cent. of Total for Clothing.	Number of Families.	Average Amount.	Per Cent. of Total for Clothing.	Number of Families.	Average Amount.	Per Cent. of Total for Clothing.
United States	8	$158.12	8	$47.61	30	8	$28.35	18	8	$25.71	16	6	$18.24	11
Teutonic	10	136.20	9	44.15	32	9	33.63	24	9	23.07	17	8	22.21	16
Irish	3	161.80	3	47.50	30	3	39.33	24	3	21.82	13	3	19.77	12
Colored	1	147.75	1	35.75	24	1	21.20	14	1	17.17	12	1	17.43	12
Bohemian	4	181.80	4	35.80	20	4	27.94	16	3	26.47	15	4	28.54	16
Russian	7	121.36	7	35.81	29	7	28.69	23	7	22.03	18	7	13.23	11
Austrian, etc	6	137.61	6	46.98	34	6	29.51	22	4	18.98	14	6	17.11	12
Italian	9	94.43	9	37.71	40	9	22.13	23	8	10.16	11	8	8.35	9
Total	48	135.67	47	41.92	31	47	28.89	21	43	20.63	15	43	17.21	13

TABLE 84.—UNDER-CLOTHED FAMILIES.—BY NATIONALITY AND INCOME.

Nationality.	Total Number of Families.	Under-clothed. Number of Families.					
		$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1000 to $1099	Total.
United States	67	6	7	2	4	..	19
Teutonic	39	2	4	1	1	..	8
Irish	24	3	2	1	..	1	7
Colored	28	9	3	1	..	..	13
Bohemian	14	..	1	..	..	..	1
Russian	57	6	7	4	4	..	21
Austrian, etc.	32	5	6	4	3	..	18
Italian	57	14	11	10	4	..	39
Total	318	45	41	23	16	1	126

TABLE 85.—UNDER-CLOTHED FAMILIES. SOURCES OF INCOME.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699				$700 to $799				$800 to $899			
	Total Number of Families.	Number Under-clothed.	Income from:		Total Number of Families.	Number Under-clothed.	Income from:		Total Number of Families.	Number Under-clothed.	Income from:	
			Father Only.	Other Sources.			Father Only.	Other Sources.			Father Only.	Other Sources.
United States	11	6	6	..	19	7	1	6	13	2	..	2
Teutonic	4	2	1	1	7	4	..	4	9	1	1	..
Irish	4	3	3	..	7	2	1	1	7	1	..	1
Colored	11	9	7	2	6	3	2	1	8	1	..	1
Bohemian	4	..	..	..	3	1	..	1	3	..	..	..
Russian	16	6	5	1	14	7	6	1	12	4	1	3
Austrian, etc.	6	5	5	..	9	6	2	4	9	4	..	4
Italian	16	14	7	7	14	11	7	4	12	10	3	7
Total	72	45	34	11	79	41	19	22	73	23	5	18

Nationality.	$900 to $999				$1000 to $1099				Total.					
	Total Number of Families.	Number Under-clothed.	Income from:		Total Number of Families.	Number Under-clothed.	Income from:		Number of Families.	Number Under-clothed.	Income from:			
			Father Only.	Other Sources.			Father Only.	Other Sources.			Father Only.		Other Sources.	
											No.	Per ct	No.	Per ct.
United States	16	4	1	3	8	..	..	..	67	19	8	42	11	58
Teutonic	11	1	..	1	8	..	..	..	39	8	2	25	6	75
Irish	5	..	..	..	1	1	..	1	24	7	4	57	3	43
Colored	2	..	..	..	1	..	..	..	28	13	9	70	4	31
Bohemian	4	..	..	..	..	..	..	..	14	1	..	..	1	100
Russian	9	4	..	4	6	..	..	..	57	21	12	57	9	43
Austrian, etc.	7	3	1	2	1	..	..	..	32	18	8	44	10	55
Italian	9	4	3	1	6	..	..	..	57	39	20	51	19	49
Total	63	16	5	11	31	1	..	1	318	126	63	50	63	50

TABLE 86.—UNDER-CLOTHED FAMILIES. NUMBER REPORTING SURPLUS AND DEFICIT.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699				$700 to $799				$800 to $899			
	Number of Under-clothed Families.	Number Reporting:			Number Under-clothed Families.	Number Reporting:			Total Number of Under-clothed Families.	Number Reporting:		
		Balance within $25.00	Surplus.	Deficit.		Balance within $25.00.	Surplus.	Deficit.		Balance within $25.00.	Surplus.	Deficit.
United States	6	3	2	1	7	4	1	2	2	..	1	1
Teutonic	2	2	..	..	4	1	2	1	1	..	..	1
Irish	3	2	..	1	2	1	1	..	1	..	1	..
Colored	9	5	2	2	3	1	1	1	1	..	1	..
Bohemian	..	..	..	..	1	1	..	..	..	..	..	..
Russian	6	1	3	2	7	1	6	..	4	..	4	..
Austrian, etc	5	1	4	..	6	2	4	..	4	2	2	..
Italian	14	4	5	5	11	4	5	2	10	..	9	1
Total	45	18	16	11	41	15	20	6	23	2	18	3

Nationality.	$900 to $999				$1000 to $1099				Total.						
	Number of Under-clothed Families.	Number Reporting:			Number of Under-clothed Families.	Number Reporting:			Total Number of Under-clothed Families.	Families Reporting:					
		Balance within $25.00.	Surplus.	Deficit.		Balance within $25.00.	Surplus.	Deficit.		Balance within $25.00		Surplus.		Deficit.	
										Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
United States	4	1	2	1	..	..	..	..	19	8	42	6	32	5	26
Teutonic	1	1	..	..	..	..	..	..	8	4	50	2	25	2	25
Irish	..	..	..	..	1	..	1	..	7	3	43	3	43	1	14
Colored	..	..	..	..	..	..	..	..	13	6	47	4	31	3	23
Bohemian	..	..	..	..	..	..	..	..	1	1	100	..	..	..	..
Russian	4	1	3	..	..	..	..	..	21	3	14	16	76	2	10
Austrian, etc	3	1	2	..	..	..	..	..	18	6	33	12	66	..	..
Italian	4	1	3	..	..	..	..	..	39	9	23	22	56	8	21
Total	16	5	10	1	1		1	..	126	40	32	65	52	21	17

TABLE 87.—UNDER-CLOTHED FAMILIES. NUMBER AND PER CENT. REPORTING SURPLUS AND DEFICIT.—BY INCOME.

Income.	Number of Families.	Number of Under-clothed.	Reporting.					
			Balance within $25.00.		Surplus.		Deficit.	
			Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$600 to $699	72	45	18	40	16	35	11	25
$700 to $799	79	41	15	37	20	48	6	15
$800 to $899	73	23	2	9	18	78	3	13
$900 to $999	63	16	5	31	10	63	1	6
$1000 to $1099	31	1	..	..	1	100	..	..
$600 to $799	151	86	33	38	36	42	17	20
$800 to $899	73	23	2	9	18	78	3	13
$900 to $1099	94	17	5	30	11	64	1	6
Total	318	126	40	32	65	52	21	17

TABLE 88.—WASHING. NUMBER AND PER CENT. OF FAMILIES REPORTING GIVEN AMOUNTS.—BY NATIONALITY AND INCOME.

Income.	Number of Families.	Average Amount Expended.	Families with Expenditure of:						Laundry.					
			Under $10.		$10 to $20.		Over $20.		Families Reporting Expenditure		Families with Expenditure Weekly of:			
											10c. or less.		Over 10c.	
			Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$600 to $699	72	$ 8.36	56	78	15	21	1	1	27	38	22	31	5	7
$700 to $799	79	9.78	51	65	26	33	2	2	45	57	37	47	8	10
$800 to $899	73	10.99	40	55	30	41	3	4	47	64	38	52	9	12
$900 to $999	63	11.01	34	54	22	35	5	8	43	70	32	51	10	2
$1000 to $1099	31	13.53	12	49	15	40	3	11	20	65	14	50	6	19
$400 to $599	25	7.38	22	88	3	12	..	..	11	44	11	44	..	..
$600 to $799	151	9.10	107	71	41	27	3	2	72	47	59	39	13	9
$800 to $899	73	10.99	40	55	30	41	3	4	47	64	38	52	9	12
$900 to $1099	94	11.84	46	49	37	39	8	8	63	67	46	49	16	17
$1100 and over	48	20.24	12	25	22	46	13	28	40	83	16	33	24	50

TABLE 89.—WASHING. AVERAGE ANNUAL EXPENDITURE.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699.	$700 to $799.	$800 to $899.	$900 to $999.	$1000 to $1099.
United States	$9.03	$10.82	$14.71	$12.17	$12.80
Teutonic	6.62	13.18	11.95	7.11	17.03
Irish	4.49	7.28	8.62	6.52	17.68*
Colored	9.50	9.25	12.67	11.70	13.00*
Bohemian	12.48	10.23	11.89	31.08	..
Russian	9.26	8.99	10.47	9.00	10.88
Austrian, etc.	6.46	9.22	10.14	11.32	15.00*
Italian	7.32	9.21	7.58	8.05	11.54
Total	8.36	9.78	10.99	11.01	13.53

* One case only.

TABLE 90.—WASHING: LAUNDRY. NUMBER OF FAMILIES SPENDING GIVEN AMOUNTS.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699.				$700 to $799.				$800 to $899.			
	Number of Families.				Number of Families.				Number of Families.			
	Total.	With Expenditure for Laundry.	With Weekly Expenditure of:		Total.	With Expenditure for Laundry.	With Weekly Expenditure of:		Total.	With Expenditure for Laundry.	With Weekly Expenditure of:	
			10c. or less.	Over 10c.			10c. or less.	Over 10c.			10c. or less.	Over 10c.
United States	11	4	2	2	19	11	9	2	13	11	8	3
Teutonic	4	3	3	--	7	3	1	2	9	8	6	2
Irish	4	--	--	--	7	3	3	--	7	5	4	1
Colored	11	2	1	1	6	1	1	--	8	1	--	1
Bohemian	4	2	2	--	3	3	3	--	3	3	3	--
Russian	16	11	10	1	14	14	12	2	12	10	8	2
Austrian, etc	6	3	3	--	9	7	6	1	9	9	9	--
Italian	16	2	1	1	14	3	2	1	12	--	--	--
Total	72	27	22	5	79	45	37	8	73	47	38	9

Nationality.	$900 to $999.				$1000 to $1099.				Total.						
	Number of Families.				Number of Families.					With Expenditure for Laundry.		With Weekly Expenditure of 10c. or less.		With Weekly Expenditure of over 10c.	
	Total.	With Expenditure for Laundry.	With Weekly Expenditure of:		Total.	With Expenditure for Laundry.	With Weekly Expenditure of:		Total Number of Families.	No.	Per Cent.	No.	Per Cent.	No.	Per Cent.
			10c. or less.	Over 10c.			10c. or less.	Over 10c.							
United States	16	15	9	6	8	5	3	2	67	46	68.7	31	47	15	22
Teutonic	11	5	5	--	8	6	6	--	39	25	64.1	21	54	4	10
Irish	5	3	2	1	1	1	1	--	24	12	50.0	10	42	2	8
Colored	2	1	1	--	1	--	--	--	28	5	17.8	3	11	2	7
Bohemian	4	4	2	2	--	--	--	--	14	12	85.7	10	71	2	14
Russian	9	9	8	--	6	6	3	3	57	50	87.7	41	72	8	15
Austrian, etc	7	5	4	1	1	1	--	1	32	25	78.1	22	69	3	9
Italian	9	1	1	--	6	6	1	--	57	7	12.3	5	9	2	3
Total	63	43	32	10	31	20	14	6	318	182	57.0	143	45	38	12

6. HEALTH.

Expenditures for the maintenance of health and the cure of disease are so intermittent in the history of any family that it is not possible to treat them like the regularly recurring expenditure for food and rent. The average of the expenditures of a large number of families on account of sickness must strike a point that marks the mean of what is spent neither by families where sickness prevails nor by families free from serious illness. Nevertheless the averages, including a considerable number of families of each kind, may serve as an indication of the degree to which expenditure for this purpose increases as income increases. As may be seen from Table 91 (page 186) the average expenditure for health ranges from $13.78 for the families with incomes between $600 and $700 to $23.30 for families with incomes between $900 and $1000. It falls to $14.80 in the $1000 group, and rises, on account of a few cases where the amount is very high, to $40.18 for the $1100 families (Table 15, page 70).

The percentage of total expenditure that is devoted to this purpose likewise fluctuates. It is 2.1 in the $600 group, 1.9 in the $700 group, 2.7 and 2.6 in the next two income-groups, but falls to 1.5 for the $1000 families. As between nationalities, it does not seem possible to make safe generalizations from the returns, by reason of the irregularities in the distribution of families with exceptional burdens of sickness to carry.

More light may perhaps be had by counting the number of families reporting certain significant details. (See Table 94, page 189.) Thirty-seven of the 318 families, or 11.6 per cent., report no expenditure on account of health. These cases are distributed pretty evenly among the income-groups, indicating that it was absence of sickness, rather than poverty that prevented the outlay. The only income-group where every family reports expenditure for this purpose is the $1100 group. The families not spending on this account are most numerous among the Americans, where 13 of the total 37 are found. No Bohemians, only 1 Italian family, and 2 Irish, are reported in the column of no expenditure.

Table 93 (page 188) shows more clearly how expenditure for

the cure of sickness increases as income increases. The table shows the number of families, by income and nationality, that report spending less than $10, from $10 to $20, and so on. It will be seen that the number of families reporting the smaller sums is greatest in the lower income-groups and vice versa. Of the 132 families with incomes between $600 and $800 that report expenditure for health 48.5 per cent. spend less than $10, as against 36.6 per cent. of the 82 families with incomes of from $900 to $1100 that report expenditure for health. On the other hand, expenditures of $75 and over are reported by 13.4 per cent. of the families in the upper income classes ($900 to $1099), and by but 3.8 per cent. of the families in the lower income-classes ($600 to $799).*

This disparity is not due to relative infrequency of serious illness among the poorer families. The third column of Table 94 (page 189) shows that such cases are to be found in just about the same frequency all along the line. The fourth column, "free medical aid," suggests that the dispensary and the free hospital take the place, to a certain extent, of medical aid paid for entirely by the family. The percentage of families reporting free medical assistance diminishes from 40 per cent. for the $600 families to 16 per cent. for the $1000 families.†

* The reports of the families with incomes below $600 and above $1100 show the following distribution of expenditures for health:

Expenditure.	Income $400 to $599 Families.	Income $1100 to $1599 Families.
None	4	4
Under $10	10	14
$10 to 20	7	7
20 to 30	3	5
30 to 40	0	3
40 to 50	1	2
50 to 75		2
75 to 100		1
Over 100		3
	25	41

Of the three families spending more than $100 one reports paying $109, one $240, and one, with income of $1500, reports expenses of $600 for the mother in the hospital. Such expenditures are out of the question in the smaller incomes. One of these families with income of $1600 reports that the son, 20 years of age, a medical student, prescribes for the family.

† Little light is thrown by the schedules on the prevalence of the patent-medicine habit. One woman reported buying a 75-cent bottle of stomach medicine every

The reports regarding dentistry indicate a deplorable lack of attention to the teeth on the part of the large majority in all income-groups. Only 51 out of the 318 families, or 16 per cent., report paying for dentistry. The percentage of families that do pay the dentist increases, however, with increase of income. Only 1 in 9 of the $600 families reports this expenditure, as against 1 in 4 of the $1000 families. The details may be seen in the fifth column of Table 94 (page 189). The amount paid for dentistry varies from 50 cents for pulling a tooth, to $20 or more in exceptional cases.

An examination of the cases of serious illness shows how such an illness draws on the slender resources of the family.* An American family, for instance, in the $700 income-group, reports spending $41.60 for a child who did not live, and the mother, who suffers from nervous prostration. In another case in the same income-group an expenditure of $41.00 is reported, with the statement that the mother had pleuropneumonia, following the birth of a child. These families spent 6 per cent. of their income, or three weeks' wages of the man, for relief in sickness. Items of $31.00, $24.50, $33.00, $53.00 must involve an even heavier burden on the families with from $600 to $700 that report them. In many cases where these expenditures on health-account are high, there is evi-

week, another reports buying a 25-cent bottle of Castoria every month. For the most part, however, the medicine is prescribed by a visiting physician or at the dispensary.

* The diseases reported include most of those prevalent in New York City. The enumeration of them would throw no special light on our present problem, for there seems to be no necessary connection between specific diseases and particular nationalities or income-groups, and the number of cases of any one disease must, with no more than 318 families, necessarily be small. Only 12 deaths are reported, but some were doubtless overlooked, since no point-blank question in the schedule relates to this point. Among the specifications most frequently reported are the following, the 318 families with incomes between $600 and $1100 being considered:

Pneumonia	13 cases
Accidents	13 "
Measles	11 "
Tuberculosis	7 "
Diphtheria	7 "
Typhoid fever	6 "
Nervous prostration	6 "
Female disorders	6 "
Rheumatism	5 "

It is possible that tuberculosis was sometimes reported under another name.

dent curtailment of expenditure in other directions. An abnormally low expenditure for the man's clothing appears in one schedule, wherein it is stated also that the man was laid up in the hospital for several weeks. In other cases where doctor's bills are large, expenditures for amusement and recreation and for miscellaneous purposes disappear.

To judge from all these data, it seems that the liability to disease does not vary greatly in the different income-groups represented in our schedules, nor in different nationalities, but that the resources available for combatting disease are much more limited among families with only $700 or $800 to live on. These families are accordingly thrown upon dispensaries and other free medical assistance, or else their members are left to succumb to the attacks of disease without adequate medical aid. If the family undertakes to make better provision at its own charges, the result is a lowering of the standard of living at some other point. An income of less than $800 does not permit expenditures sufficient to care properly for the health of the family.

TABLE 91.—HEALTH. AVERAGE ANNUAL EXPENDITURE AND PER CENT. OF TOTAL EXPENDITURE.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699			$700 to $799			$800 to $899			$900 to $999			$1000 to $1099		
	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*
United States	11	$11.09	1.6	19	$10.26	1.4	13	$ 8.53	1.0	16	$23.98	2.5	8	$13.55	1.3
Teutonic	4	15.33	2.3	7	7.51	1.0	9	30.30	3.5	11	22.02	2.4	8	7.72	0.7
Irish	4	17.05	2.6	7	20.16	2.6	7	19.41	2.4	5	9.53	1.0	1	21.00	2.3
Colored	11	7.95	1.2	6	5.02	0.6	8	15.91	2.0	2	13.25	1.6	1	1.00	0.1
Bohemian	4	9.50	1.4	3	12.53	1.7	3	18.40	2.2	4	37.41	3.8	..	..	..
Russian	16	14.38	2.3	14	26.52	3.8	12	27.18	3.5	9	27.21	3.0	6	32.92	3.1
Austrian, etc	6	14.15	2.3	9	15.63	2.2	9	49.41	6.0	7	38.02	4.2	1	..	..
Italian	16	18.75	2.8	14	9.93	1.4	12	12.23	1.6	9	11.95	1.5	6	11.53	1.3
Total	72	13.78	2.1	79	14.02	1.9	73	22.19	2.7	63	23.30	2.6	31	14.80	1.5

* Per cent of expenditure for all purposes.

TABLE 92.—HEALTH. NUMBER OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS.—BY INCOME AND NATIONALITY.

(A) By Income.

Income.	Total Number of Families.	Number of Families Reporting Expenditure of:								
		No Expenditure.	Under $10	$10 to $20	$20 to $30	$30 to $40	$40 to $50	$50 to $75	$75 to $100	Over $100
$600 to $699	72	7	34	12	11	4	1	2	1	..
$700 to $799	79*	11	30	20	8	4	3	..	1	1
$800 to $899	73	7	28	20	5	4	1	4	1	3
$900 to $999	63	7	16	16	10	4	2	3	4	1
$1000 to $1099	31	5	14	5	3	..	1	3	..	..
Total	318*	37	122	73	37	16	8	12	7	5

(B) By Nationality.

Nationality.	Total Number of Families.	Number of Families Reporting Expenditure of:								
		No Expenditure.	Under $10	$10 to $20	$20 to $30	$30 to $40	$40 to $50	$50 to $75	$75 to $100	Over $100
United States	67*	13	27	13	4	3	3	1	1	1
Teutonic	39	7	12	13	1	2	..	3	..	1
Irish	24	2	7	8	4	..	..	2	1	..
Colored	28	4	15	6	1	..	2	..	..	..
Bohemian	14	..	4	3	3	3	1	..	..	..
Russian	57	6	12	14	11	4	2	5	2	1
Austrian, etc.	32	4	11	6	4	3	..	..	2	2
Italian	57	1	34	10	9	1	..	1	1	..
Total	318*	37	122	73	37	16	8	12	7	5

* One case amount not specified.

TABLE 93.—HEALTH. PER CENT. OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS.—BY INCOME.

Amount of Expenditure for Health.	$600 to $799			$800 to $899			$900 to $1099		
	Number of Families.	Per Cent. of all Families.	Per Cent. of Families Spending.	Number of Families.	Per Cent. of all Families.	Per Cent. of Families Spending.	Number of Families.	Per Cent. of all Families.	Per Cent. of Families Spending.
With no expenditure..	18	12.0	..	7	10.0	..	12	13.0	..
Under $10.....	64	42.4	48.5	28	37.4	42.4	30	31.9	36.6
$10 to $20.....	32	21.2	24.2	20	27.3	30.3	21	22.3	25.6
$20 to $30.....	19	12.6	14.4	5	6.8	7.6	13	13.8	15.8
$30 to $40.....	8	5.3	6.0	4	5.5	6.1	4	4.3	4.9
$40 to $50.....	4	2.6	3.0	1	1.4	1.5	3	3.2	3.7
$50 to $75.....	2	1.3	1.5	4	5.5	6.1	6	6.4	7.3
$75 to $100.....	2	1.3	1.5	1	1.4	1.5	4	4.3	4.9
Over $100.....	1	0.7	0.8	3	4.1	4.6	1	1.1	1.2
Under $30.....	115	76.2	87.1	53	72.6	80.3	64	68.0	78.0
$30 to $50.....	12	7.9	9.1	5	6.8	7.6	7	7.4	8.6
Over $50.....	5	3.3	3.8	8	10.9	12.1	11	11.8	13.4

TABLE 94.—HEALTH. NUMBER OF FAMILIES REPORTING EXPENDITURE, SERIOUS SICKNESS, FREE MEDICAL AID, DENTISTRY.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699.					$700 to $799.					$800 to $899.				
	Total Number of Families.	Families with no Expenditure for Health.	Cases of Serious Illness.	Free Medical Aid.	With Expenditure for Dentist.	Total Number of Families.	Families with no Expenditure for Health.	Cases of Serious Illness.	Free Medical Aid.	With Expenditure for Dentist.	Total Number of Families.	Families with no Expenditure for Health.	Cases of Serious Illness.	Free Medical Aid.	With Expenditure for Dentist.
United States	11	2	6	3	..	19	5	10	8	2	13	4	6	7	1
Teutonic	4	..	4	2	..	7	2	5	3	..	9	..	7	6	2
Irish	4	1	3	2	1	7	..	4	1	1	7	..	4	4	1
Colored	11	2	3	6	..	6	2	1	3	..	8	..	5	5	2
Bohemian	4	..	3	2	1	3	..	2	2	..	3	..	2	1	..
Russian	16	1	9	8	3	14	1	12	7	3	12	1	8	5	4
Austrian, etc	6	1	4	2	1	9	..	7	4	3	9	2	5	2	2
Italian	16	..	9	4	2	14	1	6	2	3	12	..	5	..	..
Total	72	7	41	29	8	79	11	47	30	12	73	7	42	30	12

Nationality.	$900 to $999.					$1000 to $1099.					Total.				
	Total Number of Families.	Families Without Expenditure for Health.	Cases of Serious Illness.	Free Medical Aid.	With Expenditure for Dentist.	Total Number of Families.	Families Without Expenditure for Health.	Cases of Serious Illness.	Free Medical Aid.	With Expenditure for Dentist.	Total Number of Families.	Families Without Expenditure for Health.	Cases of Serious Illness.	Free Medical Aid.	With Expenditure for Dentist.
United States	16	1	7	6	2	8	1	4	3	2	67	13	33	27	7
Teutonic	11	2	5	3	1	8	3	4	1	2	39	7	25	15	5
Irish	5	1	2	1	..	1	..	1	..	..	24	2	14	8	3
Colored	2	..	2	1	..	1	..	..	..	..	28	4	11	15	2
Bohemian	4	..	3	1	2	..	..	..	..	..	14	..	10	6	3
Russian	9	3	6	2	4	6	..	4	..	3	57	6	39	22	17
Austrian, etc	7	..	5	5	2	1	1	..	..	..	32	4	21	13	8
Italian	9	..	4	..	1	6	..	2	1	..	57	1	26	7	6
Total	63	7	34	19	12	31	5	15	5	7	318	37	179	113	51

TABLE 95.—HEALTH. NUMBER AND PER CENT. OF FAMILIES REPORTING NO EXPENDITURE, SERIOUS SICKNESS, FREE MEDICAL AID, DENTISTRY.—BY INCOME.

Income.	Number of Families.	Without Expenditure for Health.		Cases of Serious Illness.		Free Medical Aid.		With Expenditure for Dentist.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$400 to $499	8	1	13	5	63	6	75	2	25
$500 to $599	17	3	18	9	53	7	41	2	12
$600 to $699	72	7	10	41	57	29	40	8	11
$700 to $799	79	11	14	47	59	30	38	12	15
$800 to $899	73	7	10	42	58	30	41	12	17
$900 to $999	63	7	11	34	54	19	30	12	19
$1000 to $1099	31	5	16	15	48	5	16	7	23
$1100 to $1199	18	..	..	9	50	3	16	6	33
$1200 to $1299	8	2	25	3	38	1	13	3	38
$1300 to $1399	8	2	25	5	63	1	13	..	..
$1400 and over	14	1	7	7	50	1	7	3	21
Total	391	46	11.8	217	55	132	34	67	16
$400 to $599	25	4	16	14	56	13	52	4	16
$600 to $799	151	18	12	88	58	59	39	20	13
$800 to $899	73	7	10	42	58	30	41	12	17
$900 to $1099	94	12	13	49	52	24	26	19	20
$1100 and over	48	5	10	24	50	6	13	12	25

7. INSURANCE.

A majority of the families included in our tables report expenditure for insurance of persons, and nearly half report insurance on property. (See Tables 96–99, pages 195–197). In exact figures, 191 out of the 318 families with incomes between $600 and $1100, or 60 per cent., pay for life-insurance, and 143, or 45 per cent., pay for insurance on property. The insurance on the lives

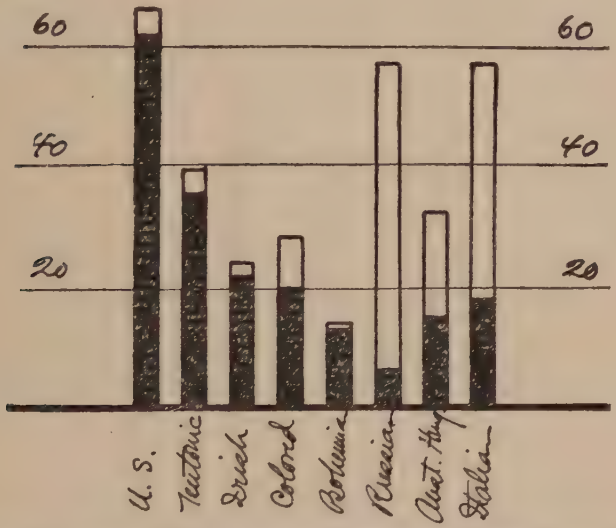


DIAGRAM 15.—Number of families carrying insurance on persons, in each nationality group. (See Table 97.)

of persons is for the most part of the "industrial" type; that is, for a weekly payment of a fixed sum,—10 to 25 cents in most cases,—an amount, determined by the age of the insured, is paid to the family after death. The amount of the policy is usually about $100 for adults and $50 for children. The money received from the insurance company usually goes to pay the funeral expenses attendant on the death, so that it is more properly described as burial-insurance than as life-insurance. A limited number of families, as will be seen later (page 233), do carry a

real life or endowment policy of $500 or even more. Some 56 cases are reported among the 318 families under consideration. In general, however, the insurance is not a provision for a rainy day, but a provision for meeting a single contingent expense; viz., the cost of burying the dead.

At the outset of the inquiry as to the average expenditure for insurance, we are met by a striking difference in the customs of the different nationalities in regard to insurance. (See Table 97,

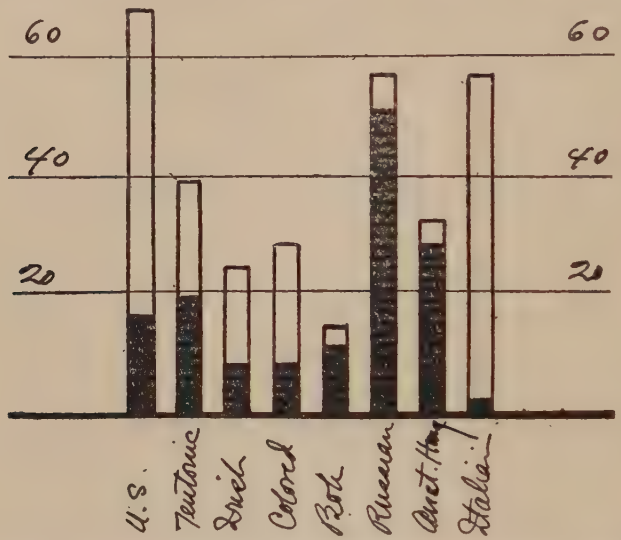


DIAGRAM 16.—Number of families carrying insurance on property in each nationality group. (See Table 97.)

page 196). Americans, the Germanic peoples, the Irish and the colored, insure almost every member of the family, but less frequently insure property. Of the 158 families of these nationalities, persons were insured in 139 cases, property in 51 cases. On the other hand, the Russians and Austro-Hungarians carry insurance as a rule on property, and as the exception on persons. Of the 89 Russian and Austro-Hungarian families, 79 carried insurance on property, and 21 on persons. In other words, in the first group personal insurance was carried by 88 per cent. of the families, insurance on property by 32 per cent.; in the second group

personal insurance was carried by 24 per cent. of the families and insurance on property by 89 per cent. The Bohemians report in most cases insurance of both kinds; of 14 families, 13 report insurance on property, 11 insurance on persons. The Italians, on the contrary, report no insurance of any kind in the majority of cases. Of the 57 Italian families 18, or about one-third, carry insurance on persons; only 2 report insurance on property.

The lack of insurance on persons is compensated in a measure by membership in fraternal organizations. These societies usually give to members sick-benefits besides making provision for burial. The Russian and Austrian families are those most frequently reporting membership in these benefit societies, as appears from the table which follows:

Nationality.	Families Reporting Membership in a Benefit Society.	Families Reporting both Membership and Insurance on Persons.
United States	7	6
Teutonic	8	8
Irish	1	1
Colored	3	3
Bohemian	8	8
Russian	26	4
Austrian	13	3
Italian	3	2
	69	35

These figures indicate that the benefit society is only a supplement to life-insurance, save for the Russians and Austrians (the Jewish families), with whom it is a substitute.*

With these differences in national custom in mind we may look at the averages and percentages of expenditures for insurance Table 96 (page 195). For all nationalities combined, the average expenditure for insurance rises from $13.05, or 2 per cent. of total expenditure, for families in the $600 income-group, to $25.46, or 2.5 per cent. of total expenditure, for families in the $1000 group. For the American families the average is $25.26, or 3.8 per cent. in the $600 group, and $40.72, or 3.8 per cent. again in the $1000

* Among the Italians it is not infrequent for a group of relatives and friends to contribute $4 or $5 apiece for funeral expenses when a death occurs within their circle. This might be considered a form of fraternal insurance.

TABLE 97.—INSURANCE. NUMBER OF FAMILIES CARRYING INSURANCE ON PERSONS AND ON PROPERTY.—BY NATIONALITY AND INCOME.

Nationality.	Total Number of Families.	Number of Families Carrying Insurance.												Per Cent.	
		$600 to $699		$700 to $799		$800 to $899		$900 to $999		$1000 to $1099		Total.			
		On Persons.	On Property.	On Persons.	On Property.	On Persons.	On Property.	On Persons.	On Property.	On Persons.	On Property.	On Persons.	On Property.	On Persons.	On Property.
United States	67	11	4	17	1	11	5	16	5	7	1	62	16	92.6	23.9
Teutonic	39	3	2	7	4	6	4	11	3	8	6	35	19	78.9	48.7
Irish	24	4	1	7	2	7	4	4	1	..	..	22	8	73.4	26.7
Colored	28	11	5	6	2	..	1	2	..	1	..	20	8	71.5	28.6
Bohemian	14	3	2	3	2	3	3	4	4	..	..	13	11	72.9	78.6
Russian	57	2	13	..	13	2	10	1	9	1	6	6	51	10.5	89.5
Austrian, etc.	32	..	5	5	8	5	8	4	6	1	1	15	28	46.8	77.5
Italian	57	4	1	8	1	3	..	1	..	2	..	18	2	31.6	3.5
Total	318	38	33	53	33	37	35	43	28	20	14	191	143	60.0	45.0

TABLE 98.—INSURANCE. AVERAGE NUMBER OF PERSONS INSURED.—BY NATIONALITY AND INCOME.

Nationality.	Total Number of Families.	Averages of Number of Persons in Family and of Number of Persons Insured.											
		$600 to $699		$700 to $799		$800 to $899		$900 to $999		$1000 to $1099		Total.	
		Number in Family.	Number Insured.	Number in Family.	Number Insured.	Number in Family.	Number Insured.	Number in Family.	Number Insured.	Number in Family.	Number Insured.	Number in Family.	Number Insured.
United States	67	5.0	3.2	5.3	3.9	5.0	3.2	5.2	4.3	5.4	4.7	5.2	3.9
Teutonic	39	4.7	3.5	5.0	4.0	5.1	3.0	5.1	3.3	5.0	2.5	5.	3.2
Irish	24	6.0	5.5	5.3	4.3	4.9	3.4	5.4	4.0	5.0	..	5.3	4.0
Colored	28	5.4	3.2	5.5	4.7	5.2	3.8	5.5	4.0	5.0	4.0	5.4	3.8
Bohemian	14	4.5	1.0	6.0	5.0	5.7	3.6	5.2	4.2	..	..	5.3	3.4
Russian	57	5.1	0.1	5.1	..	5.4	0.25	5.0	0.2	4.8	0.2	5.1	0.1
Austrian, etc.	32	4.3	..	4.8	1.1	5.0	1.8	4.9	1.0	6.0	1.0	4.8	1.0
Italian	57	4.6	0.8	4.6	1.1	4.5	0.7	5.1	0.1	4.5	1.0	4.6	0.8
Total	318	4.9	1.7	5.1	2.6	5.0	2.2	5.1	2.5	5.0	2.3	5.0	2.3

TABLE 99.—INSURANCE. NUMBER AND PER CENT. OF FAMILIES INSURED, AND AVERAGE NUMBER OF PERSONS INSURED.—BY INCOME.

Income.	Number of Families.	Number of Families Insured.		Per Cent. of Families Insured.		Average Number of Persons.	
		On Persons.	On Property.	On Persons.	On Property.	In Family.	Insured.
$400 to $499	8	2	1	25.0	12.5	5.4	1.3
$500 to $599	17	4	9	23.5	53.0	5.0	0.6
$600 to $699	72	38	33	52.8	45.8	4.9	1.7
$700 to $799	79	53	33	67.1	41.8	5.1	2.6
$800 to $899	73	37	35	50.7	48.0	5.0	2.2
$900 to $999	63	43	28	68.2	44.4	5.1	2.5
$100 to $1099	31	20	14	64.6	45.1	5.0	2.3
$1100 to $1199	18	4	11	22.2	61.0	5.0	2.7
$1200 to $1299	8	2	5	25.0	62.5	5.4	2.1
$1300 to $1399	8	2	4	25.0	50.0	4.9	3.3
$1400 and over	14	5	11	35.7	78.6	4.6	2.0
Total	391	210	184	53.7	47.1	5.0	2.2

8. SUNDRY MINOR ITEMS.

Under this head are grouped the items of the schedule not already considered; viz., Furniture, Dues and Contributions, Recreation and Amusement, Education and Reading, and Miscellaneous. They represent expenditures for the satisfaction of what the economist calls "culture-wants"; that is, wants arising out of the desire for intellectual, social and aesthetic gratifications, as distinguished from wants connected with the mere prolongation of physical existence. They include also some physical satisfactions, like tobacco and soda water, which are not indispensable to life. Largely these headings include the cost of that which makes life worth living.

In considering these details, and especially in remarking on the small amount that the ordinary family has left for such expenditures, it must not be forgotten that much that satisfies the extra-physical wants can be had free of cost. Public schools provide education for the children, the parks and playgrounds give opportunity for fresh air and recreation, the intercourse with kindred and neighbors gives social satisfaction, and the ever-varying pageant of street-life, sordid though it often is, gives constant novelty and diversion. Nevertheless, there are important needs for which no gratuitous provision has been made, and the amount of expenditure for these purposes is an indication, so far as it goes, of the standard of culture attained, and of the opportunities for raising it.

Considering then, the expenditures for this group collectively Table 100 (page 199), it is instructive to note that they constitute but 7.3 per cent. of the total expenditures of the families with incomes between $600 and $700, and 11.4 per cent. of the expenditures of the families with between $1000 and $1100. The average amount spent is, for the lowest income-group, $47.55, and for the highest, $114.59. The amount and the percentage increase constantly with each rise in the income-scale, showing that the desires for such satisfactions as we are considering always tend to push ahead of the means available for satisfying them, and that on the smallest incomes the margin left for them, after supplying a bare physical subsistence, is narrow enough.

TABLE 100.—SUNDRY MINOR ITEMS COLLECTIVELY. AVERAGE ANNUAL EXPENDITURE AND PER CENT. OF TOTAL EXPENDITURE.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699.			$700 to $799.			$800 to $899.			$900 to $999.			$1000 to $1099.		
	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*	Number of Families.	Average Amount.	Per Cent.*
United States	11	$55.37	8.3	19	$51.36	6.7	13	$73.65	8.5	16	$88.91	9.4	8	$119.39	11.1
Teutonic	4	36.18	5.4	7	44.90	5.9	9	102.36	11.7	11	99.47	10.8	8	109.81	10.6
Irish	4	43.06	6.5	7	56.40	7.4	7	69.66	8.6	5	95.61	10.5	1	55.22	6.0
Colored	11	32.78	5.0	6	42.40	5.4	8	56.19	7.1	2	92.14	10.9	1	188.95	21.3
Bohemian	4	50.27	7.2	3	64.31	8.7	3	67.93	8.1	4	89.17	9.0	..	..	..
Russian	16	52.03	8.3	14	74.65	10.7	12	72.71	9.5	9	111.77	12.5	6	141.86	13.6
Austrian, etc	6	48.34	8.0	9	63.51	8.9	9	87.18	10.6	7	85.67	9.5	1	62.48	6.4
Italian	16	50.86	7.7	14	72.36	10.3	12	60.92	8.2	9	58.74	7.2	6	93.46	10.5
Total	72	47.55	7.3	79	60.28	8.2	73	74.08	9.1	63	90.00	9.9	31	114.59	11.4

* Per cent. of expenditure for all purposes.

1. Furniture and Furnishings.—Table 101 (page 202) shows the average expenditure for furniture by income and nationality, and also the number of families reporting no expenditure for this purpose. The average amount, taking into account only the families that report this expenditure, is $6.22 for the $600 families, and $12.89 for the families with incomes of between $1000 and $1100. The increase is not very regular, however, counting by $100 stages. Yet the average expenditure of the 140 families with incomes between $600 and $800 is $7.56, and that of the 90 families with incomes of between $900 and $1100 is $13.20. The count of families spending given amounts Tables 102 and 103 (pages 203–204) shows more plainly than the table of averages the tendency to larger expenditures in the higher income-classes. Of the families in the $600 and $700 income-groups, 80 per cent. spend less than $10 for furniture. Of the families in the $900 and $1000 groups, 58 per cent. spend less than $10, and of the families with over $1100 a year only 35 per cent. spend less than $10, while 48 per cent. spend more than $20. The same table shows that of all the nationalities represented the Russians spend most liberally for furniture. Their average is the highest in each income-group, and the number of families reporting expenditures of $20 and more is likewise largest. The colored families report, as a rule, the least expenditure for furniture. As for the other nationalities, the variations between different families and income-groups within each nationality are quite as much in evidence as the differences between the different nationalities. It is obvious that expenditures for furniture must vary greatly, and that the averages will be affected by the accidental inclusion or exclusion, in a given group, of families that have had occasion to buy articles of considerable value.*

An effort was made to get an inventory of the furniture in each room of the apartment. On the basis of the returns the families were classified into groups according as the furniture described seemed to make meager, fairly comfortable or ample

* The purchase of furniture on the instalment plan was reported in a few instances, but too few to warrant generalization on this point. One family was paying a dollar a week on its furniture; another was paying $6 a month on a piano.

provision for the needs of the family. Where nothing beyond the barest supply of indispensable articles—beds and bedding, chairs, table—is reported, the outfit is designated "meager." Where some additional articles—rugs or oilcloth, mirrors,* easy-chairs—are reported, the furnishing is designated as "fair." Where there is an abundant supply both of necessary articles and of accessories, the designation "ample" is applied. Tables 103 and 104 (pages 204–205) show the number of families in each of these classes. It will be seen that the standard rises with the income. The percentage of "meager" falls from 54 for the $600 families to 13 for the $1000 group, and the percentage of "fair" increases from 46 in the $600 group to 74 in the $1000 group. Combining the $600 and $700 families and the $900 and $1000 groups, it is found that 52 per cent. of the families in the first double group are reported as having a meager equipment of furniture, and 3 per cent. as having ample. In the second double group 20 per cent. are reported meagerly equipped, and 14 per cent. as having ample furniture. The equipment of only 22 of the 318 families (with incomes between $600 and $1100) and of 32 of the whole 391 cases is graded as "ample," and of these cases 18 of the 22 and 28 of the 32 are found in families with more than $900 a year.

The possession of a piano may be considered as one sign of ample furnishing. The families that reported pianos were counted, and 18 altogether were found in the 391 families, 8 of them belonging to families having over $1100 a year. The distribution by incomes may be seen in the appended note.†

* Pier-glasses are much in demand by tenement-dwellers in many districts.

†Income.	Number of Pianos Reported.	Income.	Number of Pianos Reported.
$600 to $699	0	$1000 to $1099	2
$700 to $799	2	$1100 to $1199	1
$800 to $899	1	$1200 to $1299	1
$900 to $999	5	$1300 and over	6
		Total	18

TABLE 101.—FURNITURE. AVERAGE ANNUAL EXPENDITURE AND NUMBER OF FAMILIES REPORTING. —BY NATIONALITY AND INCOME.

Nationality.	$600 to $699.			$700 to $799.			$800 to $899.			$900 to $999.			$1000 to $1099.			Total.	
	Number of Families.		Average Amount.	Number of Families.		Average Amount.	Number of Families.		Average Amount.	Number of Families.		Average Amount.	Number of Families.		Average Amount.	Number of Families.	
	With Expenditure for Furniture.	Without Expenditure for Furniture.		With Expenditure for Furniture.	Without Expenditure for Furniture.		With Expenditure for Furniture.	Without Expenditure for Furniture.		With Expenditure for Furniture.	Without Expenditure for Furniture.		With Expenditure for Furniture.	Without Expenditure for Furniture.		With Expenditure for Furniture.	Without Expenditure for Furniture.
United States	9	2	$1.31	18	1	$6.52	13	..	$3.92	15	1	$11.53	8	..	$8.25	63	4
Teutonic	4	..	5.00	5	2	4.99	9	..	9.81	10	1	8.27	7	1	11.12	35	4
Irish	4	..	3.88	7	..	7.29	7	..	6.70	4	1	10.08	1	..	11.00	23	1
Colored	11	..	.89	4	2	.81	7	1	4.06	2	..	40.17	1	..	.75	25	3
Bohemian	4	..	11.52	3	..	7.68	3	..	8.43	4	..	13.60	..	..	..	14	..
Russian	16	..	12.79	13	1	17.86	11	1	15.94	9	..	24.26	6	..	24.92	55	2
Austrian, etc.	6	..	6.27	9	..	11.31	8	1	6.06	7	..	11.47	1	..	3.58	31	1
Italian	16	..	5.54	14	..	7.01	12	..	5.92	9	..	8.04	6	..	13.03	57	..
Total	70	2	..	73	6	..	70	3	..	60	3	..	30	1	..	303	15
Average of all families with expenditure for furniture	..	..	$6.22	..	..	$8.90	..	..	$7.64	..	..	$13.36	..	..	$12.89	..	..
Average of all families	..	..	6.05	..	..	8.22	..	..	7.33	..	..	12.73	..	..	12.48	..	..

TABLE 102.—FURNITURE. NUMBER OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699.						$700 to $799.						$800 to $899.					
	Number of Families.	No Expenditure Reported.	Under $10.	$10 to $20.	$20 to $30.	Over $30	Number of Families.	No Expenditure Reported.	Under $10.	$10 to $20.	$20 to $30.	Over $30.	Number of Families.	No Expenditure Reported.	Under $10.	$10 to $20.	$20 to $30.	Over $30.
United States	11	2	9	..	..	..	19	1	15	2	..	1	13	..	12	1	..	..
Teutonic	4	..	3	1	..	..	7	2	5	..	..	..	9	..	5	3	1	..
Irish	4	..	4	..	..	..	7	..	5	2	..	..	7	..	6	..	1	..
Colored	11	..	11	..	..	..	6	2	4	..	..	..	8	1	6	1	..	..
Bohemian	4	..	2	2	..	..	3	..	2	1	..	..	3	..	3	..	..	..
Russian	16	..	11	..	3	2	14	1	7	1	3	2	12	1	5	2	2	2
Austrian, etc	6	..	5	1	..	..	9	..	4	3	2	..	9	1	6	2	..	..
Italian	16	..	14	1	1	..	14	..	11	2	1	..	12	..	10	2	..	..
Total	72	2	59	5	4	2	79	6	53	11	6	3	73	3	53	11	4	2

Nationality.	$900 to $999.						$1000 to $1099.						Total.					
	Number of Families.	No Expenditure Reported.	Under $10.	$10 to $20.	$20 to $30.	Over $30.	Number of Families.	No Expenditure Reported.	Under $10.	$10 to $20.	$20 to $30.	Over $30.	Number of Families.	No Expenditure Reported.	Under $10.	$10 to $20.	$20 to $30.	Over $30.
United States	16	1	9	5	..	1	8	..	6	1	1	..	67	4	51	9	1	2
Teutonic	11	1	7	3	..	..	8	1	4	2	1	..	39	4	24	9	2	..
Irish	5	1	2	2	..	..	1	..	..	1	..	..	24	1	17	5	1	..
Colored	2	..	2	..	..	..	1	..	..	1	..	..	28	3	23	2	..	..
Bohemian	4	..	1	3	..	..	..	..	..	..	..	..	14	..	8	6	..	..
Russian	9	..	1	4	2	2	6	..	1	2	1	2	57	2	25	9	11	10
Austrian, etc	7	..	5	1	..	1	1	..	1	..	..	..	32	1	21	7	2	1
Italian	9	..	8	1	..	..	6	..	2	2	2	..	57	..	45	8	4	..
Total	63	3	35	19	2	4	31	1	14	9	5	2	318	15	214	55	21	13

TABLE 103.—FURNITURE. STANDARD, AND NUMBER OF FAMILIES REPORTING GIVEN AMOUNTS EXPENDED.—BY INCOME.

Income.	Number of families.	Standard.						Annual Expenditure.			
		Meager.		Fair.		Ample.		Under $10.		Over $20	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$400 to $499.....	8	7	88	1	12	..	..	8	100	..	..
$500 to $599.....	17	13	76	4	24	..	..	14	82	2	12
$600 to $699.....	72	39	54	33	46	..	..	61	85	6	8
$700 to $799.....	79*	39	50	35	45	4	5	59	76	9	12
$800 to $899.....	73	30	41	39	53	4	6	56	77	6	8
$900 to $999.....	63	15	24	38	60	10	16	40	63	6	10
$1000 to $1099.....	31	4	13	23	74	4	13	15	48	7	23
$1100 to $1199.....	18	1	6	14	78	3	16	7	39	5	28
$1200 to $1299.....	8†	..	..	4	67	2	33	4	50	4	50
$1300 to $1399.....	8	..	..	6	75	2	25	3	38	4	50
$1400 and over.....	14	..	..	11	79	3	21	3	21	10	71
Total.....	391	148	38	208	54	32	8	270	70	59	14
$400 to $599.....	25	20	80	5	20	..	..	22	88	2	8
$600 to $799.....	151*	78	52	68	45	4	3	120	80	15	10
$800 to $899.....	73	30	41	39	53	4	6	56	77	6	8
$900 to $1099.....	94	19	20	61	65	14	15	55	58	13	14
$1100 and over*.....	48†	1	2	35	76	10	22	17	35	23	48

* Standard not reported in 1 case.
† Standard not reported in 2 cases.

TABLE 104.—FURNITURE. STANDARD AND NUMBER OF FAMILIES REPORTING.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699.				$700 to $799.				$800 to $899.			
	Number of Families.	Meager.	Fair.	Ample.	Number of Families.	Meager.	Fair.	Ample.	Number of Families.	Meager.	Fair.	Ample.
United States	11	1	10	..	19	6	11	2	13	2	10	1
Teutonic	4	1	3	..	7	2	5	..	9	1	7	1
Irish	4	2	2	..	7	3	4	..	7	1	5	1
Colored	11	6	5	..	6	3	1	2	8	..	7	1
Bohemian	4	3	1	..	3	3	..	..	3	3	..	..
Russian	16	10	6	..	14	8	6	..	12	7	5	..
Austrian, etc.	6	4	2	..	9	5	4	..	9	6	3	..
Italian	16	12	4	..	13*	9	4	..	12	10	2	..
Total	72	39	33	..	78	39	35	4	73	30	39	4

Nationality.	$900 to $999.				$1000 to $1099.				Total.						
	Number of Families.	Meager.	Fair.	Ample.	Number of Families.	Meager.	Fair.	Ample.	Number of Families.	Meager.		Fair.		Ample.	
										Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
United States	16	..	12	4	8	1	6	1	67	10	15	49	73	8	12
Teutonic	11	3	8	..	8	..	5	3	39	7	18	28	72	4	10
Irish	5	..	5	..	1	..	1	..	24	6	25	17	71	1	4
Colored	2	..	1	1	1	1	..	..	28	10	36	14	50	4	14
Bohemian	4	2	2	..	..	..	..	..	14	11	79	3	21	..	..
Russian	9	1	5	3	6	..	6	..	57	26	46	28	49	3	5
Austrian, etc.	7	6	..	1	1	1	..	..	32	22	69	9	28	1	3
Italian	9	3	5	1	6	1	5	..	56*	35	62	20	36	1	2
Total	63	15	38	10	31	4	23	4	317*	127	40	168	53	22	7

* Standard not reported in one case.

2. Taxes, Dues, and Contributions.—Under this head are grouped expenditures for the support of labor organizations, churches, and other religious societies, social and benefit societies, and also gifts of friendship and charity. Of such gifts the entries are few and far between. Taxes for the support of the government are not reported, save in the case of 6 house-owning families, which, by reason of this departure from type, were not included in the number tabulated. Tables 105 and 106 (pages 208–209) show the principal items as returned on the schedules of the 318 families with incomes between $600 and $1100.

No expenditures at all under this general head are reported from 62 families. Of these, 35, or more than half, are in the lowest 2 income-groups, and only 14, or one-quarter of the whole, in the $900 and $1000 groups. By nationalities, the Italians furnish the largest number of families without expenditure for social organizations, 25 of all the 57 Italian families, or 44 per cent., spending nothing. Fifteen of the 67 American families make the same return, and only 4 of the 57 Russian, and 2 of the 32 Austrian.

The average expenditure included in the table is that of families reporting such expenditure. It varies among the nationalities in a manner corresponding to the distribution of the families reporting no expenditure, the Russians and Austrians returning a high average, the Italians and colored a low average amount. The 13 Bohemian families show the highest average, and report spending for a greater variety of purposes than most of the other nationalities, but the number of families is small. By income-groups the average amount increases with each advance in the scale, rising from $10.96 in the $600 group to $18.65 in the $1000 group. This latter sum would permit the payment of 10 cents a week to the church, 50 cents a month to the labor union, and the same amount to a lodge.

Looking now at the principal social organizations for whose advantages the laborer pays, we find that 83 families, or 26 per cent., report contributions to labor unions; 175, or 55 per cent., contribute to religious organizations, and 126, or 40 per cent., to lodges and similar organizations. Membership in the unions seems to be about as frequent in the lower income-groups as in the higher. Combining, however, the $600 and $700 incomes and comparing them with the combined $900 and $1000 groups, it appears that

25 per cent. of the families in the lower groups belong to unions, and 32 per cent. of the families in the higher income-groups. Twenty-five per cent. of the American families, 23 per cent. of the Italians, 35 per cent. of the Russians and 18 per cent. of the colored contribute to the unions. These differences may be due to accident in the selection of families reporting, and too much stress is not to be laid upon them.

For the support of religious organizations, the families with higher incomes more often report expenditure than those with lower incomes. Forty-eight per cent. of the families having incomes of $600 to $800 report such expenditure, as against 61 per cent. of the families with incomes between $900 and $1100.* A comparison of nationalities shows that seven-eighths of the Irish pay something for this purpose, while five-eighths of the Teutonic and American families, two-thirds of the Russians and Bohemians, more than half of the Austrians, less than half of the colored families, and only one-fourth of the Italians report payments for this object. To lodges, 38 per cent. of the families with incomes between $600 and $800 contribute, while 45 per cent. of families with incomes between $900 and $1100 spend for this purpose. A smaller proportion of the Irish and colored families report paying lodge dues than of the other nationalities. Twelve of the 14 Bohemian families report such payments, 31 of the 57 Russian, and 20 of the 67 American families. Under this head are included societies paying sick and death-benefits. So far as could be distinguished from the returns, 69 of the families included in the 126 that supported lodges belonged to benefit societies. A sharp difference between nationalities appears at this point, the American, Teutonic, Irish and colored families in only 19 cases reporting payment for benefit societies, while 50 families in the other 4 nationalities report such expenditure. It has already been pointed out (page 192) that insurance of persons is favored by these groups of nationalities in exactly the converse proportion.

* The amount of payment for religious organizations differs greatly among different families as well as between different nationalities. Ten cents a Sunday is a common contribution for attendants at Protestant and Roman Catholic churches. Many Jewish families report for the year only $2 or $3, given for the services at the annual festivals. In many cases the fraternal societies are related to some religious organization. One schedule reports the woman as saying, "The church has more money than we; this is why we don't go to church."

TABLE 105.—TAXES, DUES AND CONTRIBUTIONS. NUMBER OF FAMILIES REPORTING EXPENDITURE FOR GIVEN PURPOSES.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699.						$700 to $799.						$800 to $899.					
	Average Expenditure.	Number of Families.					Average Expenditure.	Number of Families.					Average Expenditure.	Number of Families.				
		Total.	With no Expenditure.	With Expenditure for:				Total.	With no Expenditure.	With Expenditure for:				Total.	With no Expenditure.	With Expenditure for:		
				Labor Union.	Religion.	Lodge, etc.				Labor Union.	Religion.	Lodge, etc.				Labor Union.	Religion.	Lodge, etc.
United States	$11.24	11	2	5	5	3	$9.51	19	4	5	11	6	$8.83	13	2	2	10	4
Teutonic	5.27	4	2	--	2	1	9.73	7	2	--	3	2	13.28	9	1	1	8	2
Irish	10.90	4	1	1	3	--	15.02	7	1	2	5	1	18.79	7	--	2	7	2
Colored	4.22	11	3	2	3	4	9.32	6	1	2	2	2	6.80	8	3	1	4	1
Bohemian	20.86	4	1	2	3	2	19.63	3	--	1	1	3	28.97	3	--	--	3	3
Russian	13.33	16	3	3	11	7	10.94	14	1	4	7	6	16.42	12	--	6	6	7
Austrian, etc.	17.29	6	1	1	3	4	11.88	9	--	3	4	6	15.25	9	1	1	5	6
Italian	7.75	16	7	3	6	5	9.29	14	6	3	4	4	4.80	12	6	3	2	2
Total[1]	10.96	72	20	17	36	26	11.10	79	15	20	37	30	13.39	73	13	16	45	27

Nationality.	$900 to $999.						$1000 to $1099.						Total.					
	Average Expenditure.	Number of Families.					Average Expenditure.	Number of Families.					Average Expenditure.	Number of Families.				
		Total.	With no Expenditure.	With Expenditure for:				Total.	With no Expenditure.	With Expenditure for:				Total.	With no Expenditure.	With Expenditure for:		
				Labor Union.	Religion.	Lodge, etc.				Labor Union.	Religion.	Lodge, etc.				Labor Union.	Religion.	Lodge, etc.
United States	$13.11	16	5	3	10	3	$18.84	8	2	2	5	4	$11.51	67	15	17	41	20
Teutonic	18.91	11	1	4	6	5	19.29	8	--	3	5	5	15.41	39	6	8	24	15
Irish	13.79	5	--	2	5	--	5.20	1	--	--	1	--	14.93	24	2	7	21	3
Colored	5.30	2	--	--	1	2	19.80	1	--	--	1	1	6.89	28	7	5	11	10
Bohemian	33.85	4	--	2	3	4	--	--	--	--	--	--	26.45	14	1	5	10	12
Russian	18.50	9	--	3	6	7	18.67	6	--	5	6	4	15.30	57	4	21	36	31
Austrian, etc.	20.75	7	--	2	5	3	26.00	1	--	--	1	1	15.55	32	2	7	18	20
Italian	10.08	9	4	1	2	1	13.30	6	2	3	--	3	8.64	57	25	13	14	15
Total	16.78	63	10	17	38	25	18.65	31	4	13	19	18	13.58	318	62	83	175	126

TABLE 106.—TAXES, DUES AND CONTRIBUTIONS. NUMBER AND PER CENT. OF FAMILIES REPORTING EXPENDITURE FOR GIVEN PURPOSES.—BY INCOME.

Income.	Number of Families.	Without Expenditure for Taxes, etc.		With Expenditure for:					
				Labor Unions.		Religion.		Lodge, etc.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$600 to $699	72	20	28	17	24	36	50	26	36
$700 to $799	79	15	19	20	25	37	47	30	38
$800 to $899	73	13	18	16	22	45	62	27	37
$900 to $999	63	10	16	17	27	38	60	25	40
$1000 to $1099	31	4	13	13	42	19	61	18	58
$400 to $599	25	5	20	4	16	11	44	7	28
$600 to $799	151	35	23	37	25	73	48	57	38
$800 to $899	73	13	18	16	22	45	62	27	37
$900 to $1099	94	14	15	30	32	57	61	42	45
$1100 and over	48	1	2	14	29	33	69	28	58

3. Recreation and Amusement.—The way in which expenditure for purposes beyond subsistence-wants is restricted by poverty appears very plainly in the table showing average expenditures for recreation and amusement Table 107 (page 212). The average for the $600 families is $3.70; for the $800 families $8.44, for the $1000 families $14.76, and if we look at the families with incomes between $1100 and $1600 we find an average of $22.29. A comparison of the averages by nationalities Table 108 (page 213) shows that a larger expenditure for amusement and recreation prevails among the nationalities that have adopted most completely the American standard. The Italians, however, show an average above the general average in every income-group save one.

The families reporting no expenditure for recreation number 32, more than half of them among the families in the lowest 2 income-groups, only 4 in the highest 2. One-third of them are among the Russians, one-half among the Russians and Austrians. Those who report no money-expenditure make remarks like the following: "Never go any place at all except to the woman's parents, who live across the way." "The only recreation is the display of their furniture." "In the evening they sit in front of the house." Twelve of these 32 families report the use of parks or some other form of recreation involving no expense, but in 20 cases no mention is made of any form of recreation.*

The forms of recreation specified in the tables are the use of parks, excursions, and theaters. The use of parks was not made a direct question in the schedule, as were the other forms, but they are mentioned in the answers to the general question as to the forms of amusement and recreation enjoyed by the family. In this connection they are specified in 102 of the 318 schedules, somewhat more often in the families with the lower incomes. Excursions, involving at least the cost of car-fare, for visits to parks or to friends, are reported in 237 of the 318 cases, or 74.5 per cent. Thirty-four per cent., of 100 families, report expenditure for the theater. A comparison of the number of

* The transference of an old-world tradition appears in the following note in one Italian schedule: "The daughter has better chance at marriage by staying away from public amusements."

families reporting expenditures for theaters and excursions in the upper and lower income-groups is instructive. Twenty-five per cent of the $900 and $950 families spend for theaters, 66 per cent for excursions. Of the $1,900 and $1,950 families, 51 per cent spend for theaters and 87 per cent. for excursions. By nationalities, theaters seem to be best patronized by Americans, the Teutonic families, and the Italians, and the expenditure for excursions is likewise most frequent among these same nationalities.

The amount of expenditure varies greatly in individual cases. One family puts down $1 weekly for theater going out of an income of about $950. Others report $ 50 to $100 occasionally for the "finest theater" or opera, picture exhibitions, excursions range from visits to the parks to a three months' visit with a sister in the country for mother and children. Very seldom is mention made of a regular vacation for the principal wage-earner. Outings provided by the trades or churches are specified in a few cases, and visits to Coney Island or Fort George by the whole family once or twice a summer are not infrequently mentioned. Expenditure for dances, although entered separately in the schedule, is very seldom reported. One family reports spending $14 for phonograph records, and the phonograph appears in perhaps 4 other cases. The voluntary societies, mentioned in the preceding section, often furnish means of recreation, such as social gatherings, picnics and excursions, and expenditure for recreation is sometimes not differentiated from dues and payments to the society.

4. Education and Reading.—(See Tables 109–111, pages 216–218.) The public school furnishes free the means of giving the children a formal education, and the free libraries provide reading matter. But additional instruction (e. g. in music) is often desired, and the newspapers cost a cent a piece. With these items are grouped expenditures for postage and stationery, and incidental expenditures for children at school. The total amount reported under this heading is less than that under any other of the group-heads of the schedule, and increases with income on the average less than many other items. The average for the $500 families reporting expenditure under this head is $3.56, for the $1,000 families the average amount is $5.54.

TABLE 107.—RECREATION AND AMUSEMENT. NUMBER AND PER CENT. OF FAMILIES REPORTING AND AVERAGE ANNUAL EXPENDITURE.—BY INCOME.

Income.	Number of Families.	Without Expenditure for Recreation.		Form of Recreation Reported.						Average Amount Expended.*
				Parks.		Excursions.		Theaters.		
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	
$600 to $699	72	7	10	21	29	44	61	15	21	$3.79
$700 to $799	79	12	15	26	33	55	70	23	29	7.07
$800 to $899	73	9	12	26	36	56	77	23	32	8.44
$900 to $999	63	3	5	22	35	55	87	29	46	11.71
$1000 to $1099	31	1	3	7	23	27	87	19	61	14.76
$400 to $599	25	7	28	7	28	11	44	4	16	$2.72
$600 to $799	151	19	12	47	31	99	66	38	25	5.42
$800 to $899	73	9	12	26	36	56	77	23	32	8.44
$900 to $1099	94	4	4	29	31	82	87	48	51	12.73
$1100 and over	48	1	2	14	29	38	79	33	69	22.29†

* Average for families spending.

† Average of 41 families with incomes between $1100 and $1599.

TABLE 108.—RECREATION AND AMUSEMENT. NUMBER OF FAMILIES REPORTING VARIOUS KINDS.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699						$700 to $799						$800 to $899					
	Average Amount.	Number of Families.		Form of Recreation.			Average Amount.	Number of Families.		Form of Recreation.			Average Amount.	Number of Families.		Form of Recreation.		
		Total.	With no Expenditure.	Parks.	Excursions.	Theaters.		Total.	With no Expenditure.	Parks.	Excursions.	Theaters.		Total.	With no Expenditure.	Parks.	Excursions.	Theaters.
United States	$3.32	11	..	3	10	4	$7.54	19	4	5	11	7	$9.01	13	1	4	13	4
Teutonic	6.35	4	..	3	4	..	7.71	7	2	1	3	..	11.73	9	..	7	9	5
Irish	4.62	4	..	..	3	1	7.17	7	..	1	7	2	7.48	7	..	..	5	2
Colored	3.00	11	..	..	5	1	2.56	6	..	..	4	1	2.14	8	1	..	3	..
Bohemian	2.87	4	..	3	4	1	6.83	3	..	2	3	1	4.00	3	..	2	3	..
Russian	3.25	16	5	7	7	2	8.12	14	4	9	8	3	4.61	12	3	7	9	4
Austrian, etc.	2.18	6	1	3	2	2	3.96	9	..	7	7	1	7.87	9	3	6	4	2
Italian	4.98	16	1	2	9	4	9.92	14	2	1	12	8	14.42	12	1	..	10	6
Total	3.79	72	7	21	44	15	7.07	79	12	26	55	23	8.44	73	9	26	56	23

Nationality.	$900 to $999						$1000 to $1099						Total.					
	Average Amount.	Number of Families.		Form of Recreation.			Average Amount.	Number of Families.		Form of Recreation.			Average Amount.	Number of Families.		Form of Recreation.		
		Total.	With no Expenditure.	Parks.	Excursions.	Theaters.		Total.	With no Expenditure.	Parks.	Excursions.	Theaters.		Total.	With no Expenditure.	Parks.	Excursions.	Theaters.
United States	$15.48	16	..	6	15	7	$16.40	8	1	2	6	5	$9.54	67	6	20	55	27
Teutonic	14.83	11	..	2	9	5	15.52	8	..	2	7	6	12.35	39	2	15	32	16
Irish	10.78	5	..	..	5	4	2.00	1	..	..	1	..	7.38	24	..	1	21	9
Colored	2.50	2	..	1	2	..	5.00	1	..	..	1	..	2.72	28	1	1	15	2
Bohemian	11.00	4	..	3	4	2	..	..	..	..	..	..	6.29	14	..	10	14	4
Russian	6.09	9	1	3	7	4	11.12	6	..	1	6	4	6.23	57	13	27	37	17
Austrian, etc.	7.31	7	2	7	4	4	2.00	1	..	1	1	1	5.37	32	6	24	18	10
Italian	10.72	9	..	..	9	3	21.34	6	..	1	5	3	10.88	57	4	4	45	24
Total	11.71	63	3	22	55	29	14.76	31	1	7	27	19	8.41	318	32	102	237	109

By nationalities the highest average amounts are found among the English-speaking people, the lowest among the Italians. Some expenditure for education and reading is reported in all but 24 of the 318 cases. In 19 cases, however, less than 75 cents is reported. Both classes are included in the column "with no expenditure" in the table, making 43 cases in all. Of these 43 cases, 28 are in families with less than $800 a year, 5 only in families with $900 or over. Twenty-one of them are Italian families, and only 2 occur among the 130 families of American, Teutonic, and Irish descent. All of the 24 Irish families report something spent for reading.

Almost all of the money spent under this general head goes for newspapers. One or two 1-cent dailies 6 days in the week, and 5 cents weekly for a Sunday paper, amounts to between $5 and $8 a year, according to the number of one-cent papers purchased. In a few cases (printers' or barbers), newspapers are obtained without cost. What kind of newspapers are read may be seen in Table 111, from which it appears that the "Journal" and "World" are far in the lead with readers of English; that there are some in all of the foreign-speaking nationalities that read the papers printed in English; and that among the Russians, Austrians and Italians a majority of the people buy papers printed in their native tongues. Of the 158 families of the first 4 nationalities on our list, 78 mention the "Journal" or "American," 59 the "World," and 16 all other newspapers. In 25 cases, however, the name of the paper bought is not stated. There are 160 families in the group comprising Bohemians, Russians, Austrians and Italians. Twenty-six of these name the "Journal," 16 the "World," and none any other paper in English. Ninety-one, or 57 per cent., buy papers in the foreign languages, and 30 cases are reported in which newspapers are bought, but no names of papers are given.*

* The following list shows the papers mentioned, outside of the "Journal" and "World," with the number of families reporting each paper:

Press	5
Sun	2
Times	2
Herald	3
Eagle	2
St. Andrew's Cross	1
The Worker	1
Carried forward	16

Newspapers are less frequently omitted by families with $900 and $1000 than by those with lower incomes. Ninety-three per cent. of all families in the 2 highest income-groups have newspapers, as against 79 per cent. in the 2 lowest income-groups. By nationalities, practically every family in the first 3 nationality-groups has newspapers, while 21 of the 57 Italian families go without, and 13 of the 89 Russian and Austrian families.

As an indication of interest in reading, questions were put as to whether there were books in the house, and whether use was made of the public library. The answers to these questions are tabulated in Tables 109 and 110, and show that books were reported in 97 of the 318 families, or 30.5 per cent., and that use of the library was reported in 68 cases, or 21.4 per cent. The figures, as far as they go, indicate a somewhat greater use of books by the families with larger incomes. The books most frequently named were novels and religious books.*

Brought forward	16
Eternal Progress	1
Munsey's Argosy	2
Ladies' Home Journal	1
Standard Union	2
Herald	9
Journal (German)	3
Volkszeitung	1
Staatszeitung	2
Tageblatt	7
Morgen	1
Warheit	11
Amerikaner	3
Vorwaerts	21
New Yorske Listz	5
Amerika Echo	2
Freedom (Hungarian)	1
Slovak American	1
Italo Amerikano	3
Progresso	5
Heraldo	8
Bollettino dela Sera	8
Telegrapho	6
Total	119

Only 3 families, all Americans, mention monthly magazines.

* Outside of the items tabulated, some interesting details appeared in the schedules. One Jewish family, recently arrived, was paying a Rabbi $3 a month for teaching two children. Twenty-five cents was entered, in one schedule, as paid for writing a letter. The entries for postage and stationery are seldom more than a few cents. One schedule reports, "In 3 years 1 letter, 3 cents."

TABLE 109.—EDUCATION AND READING. AVERAGE ANNUAL EXPENDITURE AND PER CENT. OF FAMILIES REPORTING USE OF NEWSPAPERS, BOOKS, PUBLIC LIBRARY.—BY INCOME.

Income.	Number of Families.	Families Spending Less Than 75 Cents.		Families Reporting:						Average Amount Expended.*
				Newspapers.		Books at Home.		Use of Library.		
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	
$600 to $699....	72	17	24	53	74	20	28	15	21	$5.56
$700 to $799....	79	11	14	66	84	21	27	11	14	4.93
$800 to $899....	73	10	14	60	82	27	37	14	19	7.66
$900 to $999....	63	4	6	57	90	16	25	18	29	6.70
$1000 to $1099....	31	1	3	30	97	13	42	10	32	8.54
$400 to $599....	25	5	20	18	72	10	40	4	16	3.64
$600 to $799....	151	28	11	119	79	41	27	26	17	4.69
$800 to $899....	73	10	14	60	82	27	37	14	19	7.66
$900 to $1099....	94	5	5	87	93	29	31	28	30	7.08
$1100 and over....	48	..	..	45	94	27	56	14	29	10.33†

* Average of families spending.
† Average of 41 families with incomes between $1100 and $1599.

TABLE 110.—EDUCATION AND READING. AVERAGE ANNUAL EXPENDITURE, AND NUMBER OF FAMILIES REPORTING USE OF NEWSPAPERS, BOOKS, PUBLIC LIBRARY.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699						$700 to $799						$800 to $899					
	Average Amount.	Number of Families.		Number Reporting.			Average Amount.	Number of Families.		Number Reporting.			Average Amount.	Number of Families.		Number Reporting.		
		Total.	With no Expenditure.*	Newspapers.	Books.	Use of Library.		Total.	With no Expenditure.*	Newspapers.	Books.	Use of Library.		Total.	With no Expenditure.*	Newspapers.	Books.	Use of Library.
United States	$6.13	11	..	11	1	2	$5.80	19	..	18	4	5	$8.81	13	..	13	5	5
Teutonic	7.33	4	..	4	1	1	5.29	7	1	7	1	1	8.09	9	..	9	3	3
Irish	8.16	4	..	4	..	..	6.01	7	..	6	..	..	11.95	7	..	7	3	3
Colored	5.43	11	3	6	4	3	7.36	6	..	6	4	..	5.49	8	1	6	2	..
Bohemian	6.39	4	2	2	3	1	6.57	3	..	3	..	1	5.62	3	..	2	..	1
Russian	5.43	16	3	13	5	3	4.12	14	2	10	5	3	6.55	12	1	10	4	..
Austrian, etc.	5.85	6	3	4	1	2	3.16	9	2	8	..	1	10.03	9	1	8	5	2
Italian	3.27	16	6	9	5	3	3.08	14	6	8	7	..	2.74	12	7	5	5	..
Total	5.56	72	17	53	20	15	4.93	79	11	66	21	11	7.66	73	10	60	27	14

Nationality.	$900 to $999						$1000 to $1099						Total.					
	Average Amount.	Number of Families.		Number Reporting.			Average Amount.	Number of Families.		Number Reporting.			Average Amount.	Number of Families.		Number Reporting.		
		Total.	With no Expenditure.*	Newspapers.	Books.	Use of Library.		Total.	With no Expenditure.*	Newspapers.	Books.	Use of Library.		Total.	With no Expenditure.*	Newspapers.	Books.	Use of Library.
United States	$7.82	16	..	16	4	4	$11.53	8	1	7	2	3	$7.85	67	1	65	16	19
Teutonic	7.34	11	..	11	2	1	10.98	8	..	8	4	4	8.10	39	1	39	11	10
Irish	5.55	5	..	4	1	..	6.22	1	..	1	..	1	8.01	24	..	22	4	4
Colored	3.74	2	..	1	..	..	3.60	1	..	1	1	..	5.94	28	4	20	11	3
Bohemian	5.98	4	1	3	3	2	..	..	..	..	..	..	6.14	14	3	10	6	5
Russian	5.91	9	..	9	3	5	7.22	6	..	6	1	1	6.14	57	6	48	18	12
Austrian, etc.	7.82	7	1	6	1	4	6.90	1	..	1	1	1	7.61	32	7	27	8	10
Italian	5.48	9	2	7	2	2	4.62	6	..	6	4	..	4.37	57	21	35	23	5
Total	6.70	63	4	57	16	18	8.54	31	1	30	13	10	6.98	318	43	266	97	68

* Including cases with expenditure less than 75 cents.

TABLE 111.—EDUCATION AND READING. NUMBER OF FAMILIES REPORTING PURCHASE OF GIVEN NEWSPAPERS.—BY NATIONALITY.

Nationality.	Number of Families.	Number of Families Reporting Newspapers.	"Journal" and "American."	"World."	Other U. S. Papers.	Magazines.	Papers in Foreign Languages.	Not Specified.	Total.
United States	67	65	38	29	11	3	..	8	89
Teutonic	39	39	20	13	2	..	7	11	53½
Irish	24	22	13	8	1	..	..	4	26
Colored	28	20	7	9	2	..	..	2	20
Bohemian	14	10	3	3	2	..	6	2	16
Russian	57	48	8	2	..	..	37	13	60
Austrian, etc	32	27	8	5	..	..	18	8	39
Italian	57	35	7	6	..	..	30	7	50
Total	318	266	104	75	18	3	98	55	353

5. Miscellaneous Expenditures.—Under this head are included items not easily classified under any of the preceding heads. Here fall expenditures for tobacco, for alcoholic drinks away from home, for barber's services; the spending money not otherwise accounted for, funeral expenses, the cost of moving, and a variety of other charges.

The expenditures for these miscellaneous items are an expression of the individuality of the members of the family. The range for such expression is very restricted on the narrow incomes, but increases with increase of resources. The expenditures chosen out of those included in this group are also an index of the character and experiences of the members of the family. An excessive drink-bill tells its own story; an entry of $50 for repayment of debts suggests a happier state of affairs.

A comparison of the averages of the amounts included under miscellaneous expenditures for the different income-groups shows a marked increase with increase of income (Table 112 page 224). The averages for the 5 income-groups between $600 and $1100 are $25.47, $32.38, $41.31, $45.51, $63.31. The average for the 150 families with incomes between $600 and $800 is $27.09; for the 94 families with incomes between $900 and $1100 is $51.38, or nearly twice as much as for the poorer families. Tables 113 and 114 (pages 224–225) show the number of families spending sums within given limits, in each income-group. The preponderance of entries of the lower sums for the smaller incomes is as striking as the frequency of the larger sums on the higher incomes. Table 114 (page 225) shows that only 1* of the 25 families with less than $600 a year spends over $30 for miscellanies, that 61 per cent. of the families with from $600 to $800 a year do not exceed this limit, and that only 36 per cent. of the families with from $900 to $1100 a year fall below it. Of the 48 families with $1100 a year and more, only 8, or 16.7 per cent., spend less than $30 for miscellaneous items, and 58 per cent. report more than $50.

The different nationalities show little difference in the total amount charged to the account of miscellaneous expenditures. A few large entries for certain families bring up the averages

*This family, under-fed and in poor health, reports $66.40 for spending money, probably for intoxicants.

in a few cases, but Table 115 (page 226) shows a general correspondence in the number of families spending given amounts. Even more striking is Table 116, showing these data for the two groups of nationalities; the first group comprising Americans, the Teutonic nations, Irish and colored; the second, Bohemians, Russians, Austrians and Italians. It appears that almost exactly the same number is to be found spending less than $30, from $30 to $50, and over $50.

It will not be without importance to consider some of these items separately. The details included under the title "miscellaneous" are sometimes concealed under the general head of "spending money." The schedule asked for a return of spending-money for the different members of the family, and in some cases this was entered at large as 50 cents or $1 a week, without further explanation. In other words there was obvious duplication with other entries, as for tobacco and car-fare. In the sheets showing details for each family, these duplications have been eliminated and nothing is charged to spending-money which is elsewhere charged to tobacco, car-fare or other stated objects of expenditure. In many families the mother is the cashier and receives her husband's wage week by week, allowing him out of it a fixed sum, say $1 or $2, for his pocket-money. Out of this he pays for car-fare, lunches, tobacco, and what not. To the children small sums are given from time to time. but seldom as a regular amount every week. Under the general head of spending money are sometimes included expenditures for questionable purposes, such as an excessive amount for drink, or for gambling. No attempt has been made to draw the line in such cases.

Expenditures reported for tobacco are shown in Tables 117 and 118 (pages 227–228). The average amounts expended increase from $9.40 for the $600 incomes, to $16.16 for incomes between $1000 and $1100. This would mean a little under 20 cents a week in the first case, and something over 30 cents a week in the second case. The Russians and Austrians report a relatively high expenditure for this purpose, although a larger proportion of cases with no expenditure for tobacco is reported from these nationalities than from any others. The use of tobacco is re-

ported in all but 63 of the 318 families with incomes between $600 and $1100. In 8 cases it is reported as received without cost, either as a gift, or in connection with employment in the tobacco trades. Its use is so general that it must be included as forming part of the established standard of living.

The returns in regard to alcoholic drinks away from home are so incomplete as to warrant small inference from them. In certain cases the details are given with completeness, as stated in another connection (page 133). But more often the expenditure for drink has been hidden under "spending money," or "meals away from home," or in one or two obvious instances omitted entirely, leaving an apparent surplus quite irreconcilable with the meager provision reported for the necessities of life. The amount actually reported for drinks away from home may safely be considered as not exaggerated. It has been included in the table concerning alcoholic drinks at home (page 149). A few exceptionally large entries for drinks away from home are $200 in the $800 group of Americans, $233.60 for one $1000 American family. No sums so large as these are reported by the families of other nationalities. For the Italians the returns give something under this head for three-fourths of the families. The amounts are usually not large. In a few cases occurs an entry of from $30 to $40, or about 10 cents a day. Illustrations for the temperance lecturer may be found in the report of one woman that she bought heavy cups so the drunken husband might not break them, and in the entry under "playthings for children" that the only expenditure was on one occasion when the father was drunk and bought a 5-cent toy for each child.

For the services of the barber something is reported from the great majority of families. The children's hair is often cut at home. One case of co-operative hair-cutting is reported—"The neighbors cut the father's hair." But for the most part the barber is patronized for this service, and in the majority of cases for shaving also. Account of the cases shows that in 176 of the 318 cases, or 55 per cent., there is resort to the barber for shaving at least once a week. The cost is usually 10 cents, in some cases 5; or for hair-cut and shave together, 25 cents. The distribution

of the 176 families by income and nationality may be seen in the footnote.*

The amount of expenditure for funerals is reported in only 12 cases. The amounts range from $30 to $50 for the funeral of a child, to $130 for the funeral of an adult. In 8 of the 12 cases expenditures are reported of from $30 to $50; in the other 4 cases the amounts are $65, $78, $120, $130. The details of these expenditures are not given. In one case it is stated that $40 out of the $65 spent was given by relatives.

For moving, expenditures vary. Three dollars, $5 and $7 are common entries under this head, but the entries are too few to warrant tabulation.

Expenditures for candy, ice cream and soda water are reported in a number of schedules. A dollar a week in the summer is perhaps the maximum entry. Another family reports $18.20 for the year for this purpose. The pennies of the children that go for these luxuries are more often entered under the head of spending money for children.

It remains only to notice a few single cases where a large entry among the miscellaneous items sheds some light on the gen-

*FAMILIES REPORTING EXPENDITURE FOR SHAVING AT THE BARBER'S.

By Nationality.				By Income.			
	Total Number of Families.	With Expenditure for Shaving.			Total Number of Families.	With Expenditure for Shaving.	
		Number.	Per Cent.			Number.	Per Cent.
United States	67	38	57	$ 600 to $ 699	72	31	43
Teutonic	39	19	49	$ 700 to $ 799	79	41	52
Irish	24	12	50	$ 800 to $ 899	73	39	53
Colored	28	7	25	$ 900 to $ 999	63	44	70
Bohemian	14	10	71	$1000 to $1099	31	21	68
Russian	57	43	75				
Austrian	32	25	78		318	176	55
Italian	57	22	39				
	318	176	55				

eral conditions of work and life. One milk-driver receives an allowance, in addition to regular wages, of $2 a week from his employer, which he is expected to spend among the small dealers to whom he delivers milk. Another milk-driver is required to deposit $200 with his employer as surety for his honesty. One man, earning $1300 a year, paid $48 for a watch and chain for his wife; one gas-fitter, with an income of $1600, was obliged to make good the loss of $250 worth of materials stolen from a building where he had been employed. In most of the cases, however, where the amount spent for miscellanies reaches $75 or more, it is accounted for under the vague term "spending money", or under the items of tobacco and drink.

TABLE 112.—MISCELLANEOUS EXPENDITURES. AVERAGE ANNUAL EXPENDITURE OF ALL FAMILIES.—BY INCOME AND NATIONALITY.

Nationality.	$600 to $699		$700 to $799		$800 to $899		$900 to $999		$1000 to $1099	
	Number of Families.	Average Expenditure.	Number of Families.	Average Expenditure.	Number of Families.	Average Expenditure.	Number of Families.	Average Expenditure.	Number of Families.	Average Expenditure.
United States	11	$35.65	19	$26.02	13	$45.12	16	$45.77	8	$72.55
Teutonic	4	14.66	7	23.59	9	60.93	11	52.59	8	54.29
Irish	4	18.23	7	23.06	7	24.73	5	57.42	1	30.80
Colored	11	21.87	6	24.17	8	41.02	2	40.43	1	159.80
Bohemian	4	13.85	3	23.60	3	20.91	4	24.74	..	..
Russian	16	20.77	14	37.98	12	32.21	9	57.70	6	76.59
Austrian, etc.	6	22.92	9	33.19	9	52.96	7	43.44	1	24.00
Italian	16	34.04	14	49.34	12	37.77	9	29.53	6	45.60
Average	72	25.47	79	32.38	73	41.31	63	45.51	31	63.31

TABLE 113.—MISCELLANEOUS EXPENDITURES. NUMBER AND PER CENT. OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS.—BY INCOME.

Income.	Number of Families.	Families with Expenditure of:					
		Under $30		$30 to $50		Over $50	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$600 to $699	72	50	69.5	15	20.8	7	9.7
$700 to $799	79	42	53.2	22	27.8	15	19.0
$800 to $899	73	37	49.5	19	26.0	17	24.5
$900 to $999	63	24	38.1	21	33.3	18	28.6
$1000 to $1099	31	10	32.2	6	19.3	15	48.5
Total, $600 to $1099	318	163	51.1	83	26.2	72	22.7
$400 to $599	25	24	96.0	..	..	1	4.0
$600 to $799	151	92	60.9	37	24.5	22	14.6
$800 to $899	73	37	49.5	19	26.0	17	24.5
$900 to $1099	94	34	36.2	27	28.7	33	35.1
$1100 and over	48	8	16.7	12	25.0	28	58.3

TABLE 114.—MISCELLANEOUS EXPENDITURES. NUMBER OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS.—BY INCOME.

Income.	Total Number of Families.	Expenditure.										
		Under $10	$10 to $20	$20 to $30	$30 to $40	$40 to $50	$50 to $60	$60 to $70	$70 to $80	$80 to $90	$90 to $100	Over $100
$400 to $499	8	4	2	1	..	..	..	..	1	..	..	..
$500 to $599	17	5	9	3	..	..	..	..	..	..	..	..
Total, $400 to $599	25	9	11	4	..	..	..	..	1	..	..	..
$600 to $699	72	11	18	21	8	7	2	3	1	1	..	..
$700 to $799	79	8	20	14	13	9	6	5	1	..	1	2
$800 to $899	73	6	15	16	8	11	8	2	1	1	..	5
$900 to $999	63	1	10	13	13	8	4	3	2	2	2	5
$1000 to $1099	31	..	4	6	5	1	1	..	5	2	2	5
Total, $600 to $1099	318	26	67	70	47	36	21	13	10	6	5	17
$1100 to $1199	18	..	2	1	4	2	2	..	2	1	1	3
$1200 to $1299	8	1	..	..	1	1	..	..	2	..	..	3
$1300 to $1399	8	..	..	1	..	1	..	2	..	..	..	4
$1400 to $1499	1	..	..	..	..	..	1	..	..	..	..	..
$1500 to $1599	6	1	..	..	1	1	1	..	..	..	1	1
$1600 and over	7	1	..	1	1	..	1	..	..	..	..	3
Total, $1100 and over	48	3	2	3	7	5	5	2	4	1	2	14

TABLE 115.—MISCELLANEOUS EXPENDITURES. NUMBER OF FAMILIES REPORTING EXPENDITURE OF GIVEN AMOUNTS.—BY NATIONALITY.

Nationality.	Total Number of Families.	Expenditure.										
		Under $10.	$10 to $20.	$20 to $30.	$30 to $40.	$40 to $50.	$50 to $60.	$60 to $70.	$70 to $80.	$80 to $90.	$90 to $100.	Over $100.
United States	67	6	16	9	11	7	8	4	..	1	2	3
Teutonic	39	2	9	7	8	3	3	..	1	..	1	5
Irish	24	3	5	9	2	2	..	1	..	..	1	1
Colored	28	4	5	7	5	3	..	1	1	1	..	1
Bohemian	14	3	5	1	4	1	..	..	..	..	..	..
Russian	57	2	15	15	3	5	4	3	6	2	..	2
Austrian, etc.	32	3	4	11	3	4	1	2	..	1	1	2
Italian	57	3	8	11	11	11	5	2	2	1	..	3
Total	318	26	67	70	47	36	21	13	10	6	5	17

TABLE 116.—MISCELLANEOUS EXPENDITURES. NUMBER OF FAMILIES SPENDING GIVEN AMOUNTS.—BY NATIONALITY-GROUPS AND INCOME.

Income.	Total Number of Families.		Under $30.		$30 to $50.		Over $50.	
	Group I.*	Group II.†	Group I.	Group II.	Group I.	Group II.	Group I.	Group II.
$600 to $699	30	42	22	28	4	11	4	3
$700 to $799	39	40	24	18	11	11	4	11
$800 to $899	37	36	20	17	9	10	8	9
$900 to $999	34	29	11	13	12	9	11	7
$1000 to $1099	18	13	5	5	5	1	8	7
Total	158	160	82	81	41	42	35	37

* Group I includes Americans, Teutonic nations, Irish, and colored.
† Group II includes Bohemians, Russians, Austrians, etc., and Italians.

TABLE 117.—TOBACCO. AVERAGE EXPENDITURE OF ALL FAMILIES.—BY INCOME.

Income.	Number of Families.	Reporting no Expenditure.		Average Amount.
		Number.	Per Cent.	
$600 to $699	72	20	27	$ 9.40
$700 to $799	79	17	22	10.81
$800 to $899	73	15	21	11.52
$900 to $999	63	13	21	11.63
$1000 to $1099	31	6	19	16.16
$400 to $599	25	7	28	$ 6.48
$600 to $799	151	37	24	9.74
$800 to $899	73	15	21	11.52
$900 to $1099	94	19	20	13.15
$1100 and over	48	18	37	14.85*

* Average of expenditures reported by 26 families reporting; incomes, $1100 to $1599.

TABLE 118.—TOBACCO. AVERAGE EXPENDITURE OF ALL FAMILIES.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699.			$700 to $799.			$800 to $899.		
	Number of Families.		Average Amount.	Number of Families.		Average Amount.	Number of Families.		Average Amount.
	Total.	With no Expenditure.		Total.	With no Expenditure.		Total.	With no Expenditure.	
United States	11	2	$ 8.21	19	5	$11.31	13	3	$10.74
Teutonic	4	..	5.25	7	3	10.78	9	1	11.05
Irish	4	2	5.06	7	2	6.64	7	1	8.27
Colored	11	3	8.12	6	2	9.10	8	1	12.21
Bohemian	4	2	5.65	3	..	6.07	3	1	7.80
Russian	16	7	8.66	14	5	16.09	12	2	12.65
Austrian, etc	6	2	13.00	9	..	13.36	9	3	17.06
Italian	16	2	11.25	14	..	8.29	12	3	10.33
Total	72	20	9.40	79	17	10.81	73	15	11.52

Nationality.	$900 to $999.			$1000 to $1099.			Total.		
	Number of Families.		Average Amount.	Number of Families.		Average Amount.	Number of Families.		Average Amount.
	Total.	With no Expenditure.		Total.	With no Expenditure.		Total.	With no Expenditure.	
United States	16	1	$10.09	8	1	$24.03	67	12	$10.16
Teutonic	11	3	15.29	8	2	10.53	39	9	11.29
Irish	5	1	12.42	1	..	13.00	24	6	8.65
Colored	2	..	5.20	1	..	7.80	28	6	9.32
Bohemian	4	3	10.40	..	..	..	14	6	6.94
Russian	9	1	13.10	6	2	14.07	57	17	13.25
Austrian, etc	7	1	13.84	1	..	5.20	32	6	13.95
Italian	9	3	8.28	6	1	18.08	57	9	10.55
Total	63	13	11.63	31	6	16.16	318	71	10.98

IV. Relation of Income to Expenditure

Having considered the elements of the subsistence that our families provide, it remains to consider the question how far they are able to provide this subsistence out of the incomes that they have. If a family is able to make both ends meet out of its income, it seems a fair inference that it is able to maintain such standard of living as is represented by its expenditures. Still more probable is this if the family has a surplus of income over expenditures. This is not to say that the standard maintained is normal or adequate, however. It may be so low that in the course of a few years, if not sooner, the physique and morale of the family must deteriorate, or the effects may be apparent only in the gradual deterioration of a whole group of the population in the course of one or two generations. This deterioration may be going on at the same time that individual families are living as best they can within their incomes. The comparison of income with expenditure has therefore been deferred until after the examination of the main items of expenditure in the several income-groups.

In comparing the income and expenditure of the families included in our tables, three classes have been made: families with an even balance, those showing a surplus, and those reporting a deficiency. In view of the probabilities of error in the estimates which the figures represent, a margin of $25 has been allowed, and all cases where the difference either way between income and expenditure does not exceed this sum, are counted as having neither surplus nor deficiency. Tables 119 and 120 (pages 235–236) show the results of this enumeration. Of the 318 families that have incomes between $600 and $1100, 116 show an even balance within $25, 116 show a surplus, and 86 show a deficiency. Of the 25 families with incomes under $600, 13 came out even within $25, 5 show a surplus of more than $25, and 7 show a deficiency. Among the 48 families with incomes of $1100 and above, 15 come out within the $25 limit, 22 report a surplus, and 11 a deficiency. This comparison shows that there are extravagant families and economical families on whatever income. It suggests also, what figures already presented substantiate, that the families that

make both ends meet on less than $600 are living below the normal standard.

Examining by $100 groups the returns for the 318 families with incomes between $600 and $1100, we find that the percentage of those reporting deficiency tends to diminish with increase of income, but with a movement in the opposite direction for the $800 groups. The table of averages shows no such interruption,* so that the amount of the deficiency must be smaller in the families with incomes of $800 and $900, even if the number of families reporting deficiency increases. The table indicates that a comfortable margin of income over expenditure is first possible with an income between $800 and $900.

If the column showing the number of families reporting a surplus be examined, it will be found that the percentage here increases from 28 in the $600 group to 42 in the $1000 group. The $800 families, which report the largest percentage of families with deficit, report also the largest percentage of families with a surplus, 48 per cent., and the smallest percentage (22) of families with balance within $25. An examination of the tabulation by nationalities furnishes an explanation of these variations. In the $800 income-group, only 3 families of our second nationality-group (Bohemians, Russians, Austrians, Italians) report a deficit, or 8 per cent., while of the 37 families in the first nationality-group (Americans, Teutonic nations, Irish, colored) 19, or 50 per cent., report a deficit. The standard set by the nations of Southern Europe can be attained on $800 much more certainly than the American standard.†

The figures for the various nationalities taken by income-groups and as a whole tend to confirm the inference that has been made regarding the difference between the American standard and that of the natives of Southern Europe. Only 32 of the 86 families

* Income Groups.	Average Total Income.	Average Total Expenditures.
$600 to $699	$650.17	$650.57
700 to 799	748.83	735.98
800 to 899	846.26	811.88
900 to 999	942.03	906.70
1,000 to 1,099	1,044.48	1,009.57

† It appears further that these 37 families of the first group contain an exceptional proportion of families with high equivalents in demand for food.

reporting a deficiency are in the 4 nationalities representing Southern Europe, although these 4 comprise a full half of the 318 families under discussion. Further, of these 32 families only 11 are found in the 3 income-groups above $800. If we look at the families reporting a surplus, we find that more than 50 per cent. of all Russian, Austrian, and Italian families report a surplus as against only 23 per cent. of the American and Teutonic families. Even on incomes between $600 and $800, among the combined Russian, Austrian and Italian families, a surplus is reported by 39 per cent. of the families in the $600 group and by 49 per cent. in the $700 group, as compared with 17 per cent. of the combined nationalities of the first group (American, Teutonic, Irish, colored) in the $600 group, and 21 per cent. in the $700 group.

Taking all incomes together, the largest percentage of families with deficit is found among the colored people (43 per cent.); the next largest (37 per cent.) is reported by the American families; the largest percentage with surplus is 58, which falls to the Italians; next come the Russians, with 51 per cent.; while the lowest percentage, as has already been stated, is found among the American and Teutonic families.

The economic disadvantage of the family not drawing upon other sources of income than the father's earnings appears in a comparison of the standing, as regards surplus and deficit, of the families of this sort and families with a composite income. This may be found in Table 123 (page 239). In every income-group from $500 up to $1100, the percentage of families reporting a deficit is larger among the families supported only by the father than in the other class; the percentage reporting surplus is smaller in the greater number of income-groups, and for these families as a whole, than for the families with composite income.

A survey of the various nationalities represented in the tables shows the same tendency in favor of the families with composite income. For the 67 American families, 45 per cent. of those supported by the father alone report a deficit, and 26 per cent. of the families with composite income. The percentage of families reporting a surplus is the same for both classes, namely, 22 per cent., but the percentage of families with even balance is 52 for the families with composite income and but 33 for families

supported by the father alone. Among the Irish and Russians only is there an exception. However, there are only 7 Irish families altogether with composite income. Even in the Russian families those with composite income show a larger percentage with surplus than the families supported by the father alone.

Considered from the view-point of the content of a standard of living, this tendency indicates that where the families are compelled to resort to the supplementary sources of income, they are either content with a lower standard of comforts than families of the other class, or are able to attain it at a lower expense. Put in another form, it appears that many families send their children to work at an early age, and cramp their housing accommodations by taking lodgers, in order to lay up money, rather than to maintain a given standard of living in their current expenditures. This interpretation is supported by corroborative details in a large number of the individual schedules for families with composite income, especially those of the families of foreign birth.

The under-fed, under-clothed, and over-crowded families (Tables 124–126, pages 240–242), as has already been shown, make a better showing in keeping expenditures within income than do the families as a whole. This indicates that on the lower incomes, where most of these cases with sub-normal standard are found, an even balance or a surplus can be attained only by curtailing expenditures for necessaries below the point of meeting the requirements of healthy existence. This inference is further substantiated by noting the location, by income-classes, of the families that are reported as below the minimum standards assumed. Table 124 (page 240) shows that two-thirds of the 33 families, both under-fed and under-clothed, have incomes under $800; two-thirds (29 out of 45) of the families both under-fed and over-crowded, and two-thirds (56 out of 81) of the families under-clothed and over-crowded are likewise in the same income-classes. Fourteen of the 20 families below standard in all three respects are in the $600 and $700 income-groups, 5 are in the $800 group, and only 1 among the families with incomes above $900.

Table 127 (page 243) shows the returns made as to savings, and as to insurance that is comparable to saving; that is, where the

policy, whether an ordinary life policy, or one of the endowment type, is for a sum that represents something more than burial expenses. The table shows the number of families reporting that they had savings in one form or another, and the number reporting an insurance policy of $500 or over, the limit of $500 being arbitrarily assumed as marking something more than the ordinary industrial or burial insurance. It should be remembered that not all families reporting a surplus of income over expenditure admitted possessing savings or investments in any form, since the numbers in the table doubtless are under-statements. At the same time, there is no reason to suppose that the concealment of savings and investment would be more frequent in one income-group than in another.

Taking the figures as they stand, savings are reported by 15 per cent. of the $600 families, 20 per cent. of the $700 families, 38 per cent. of those with incomes between $800 and $900, 23 per cent. of those in the $900 group, and 45 per cent. of the $1000 families. Insurance of $500 or more is reported in about the same proportion of families in each income-group, and by 56, or 18 per cent., of the 318 families under consideration.* These figures, so far as they go, show that saving is relatively infrequent until the $800 line is reached.†

The converse of savings is borrowing (Table 128, page 244). Here, too, the reports cannot be assumed to be inclusive of all actual cases among our families. It is safe to assume that borrowing did occur in every case where it is reported. Pawning is reported in about half of the cases of borrowing. Only 42 of the 318 families admit borrowing, and 23 pawning. Inasmuch as the amount borrowed is not in every case stated, it is not possible always to distinguish between small sums borrowed in anticipation of pay-day, and loans of considerable sums to meet a serious deficiency of income, or provide for an extraordinary emergency.

* By nationalities, the American families report savings in the smallest number of cases (save the Irish), and the largest number of cases of life insurance. The Italians report the largest proportion of families with savings (29 out of 57), but no insurance. About one-third of the Russian and of the Teutonic families report savings.

† The savings are not always invested in savings banks. Several families reported buying lots in Long Island or New Jersey; one or two reported making additions to business capital.

Taking the figures for what they are worth, nearly half of the cases of borrowing reported (20 out of 42) are in the $600 income-group; one-quarter are in the $700 group. The pawning reported is likewise nearly half of it in the $600 families. This corroborates the suggestion already made, that the task of making both ends meet is too severe to be successfully accomplished in ordinary circumstances, on all incomes under $800, without a lowering of the standard of living below the normal demands of health, working efficiency, and social decency.*

* The question, "In case of retrenchment, what expenditures are curtailed?" while not eliciting all that was hoped for, brought out some suggestive answers. In one case it is reported that "In case of retrenchment they live principally on bread and coffee or tea, curtailing all other expenses for food." In other cases clothing, amusements, and certain articles of food are mentioned. More eloquent than these answers are the pages of the books that show the severest struggle with poverty, the absence of entries for newspapers, society dues, recreation in any form. The meager diet is epitomized in this quotation: "I believe we can eat more, but it has to be sufficient." Another family buys cracked eggs: "They are much cheaper, about one cent each." Economy in dress is well represented by the statement regarding the expenditures for hats of a woman married some ten years, "One hat, bought long before she knew him."

TABLE 119.—SURPLUS AND DEFICIT. NUMBER OF FAMILIES REPORTING.—
BY NATIONALITY AND INCOME.

Nationality.	Total Number of Families.	$600 to $699			$700 to $799			$800 to $899			$900 to $999			$1000 to $1099			Total.					
		Balance within $25.00.	Surplus.	Deficit.	Balance within $25.00.	Surplus.	Deficit.	Balance within $25.00.	Surplus.	Deficit.	Balance within $25.00.	Surplus.	Deficit.	Balance within $25.00.	Surplus.	Deficit.	Balance within $25.		Surplus.		Deficit.	
																	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
United States	67	6	3	2	10	3	6	3	4	6	3	5	8	5	..	3	27	40	15	23	25	37
Teutonic	39	4	..	..	3	3	1	4	1	4	6	3	2	4	2	2	21	54	9	23	9	23
Irish	24	2	1	1	3	1	3	..	3	4	4	1	..	..	1	..	9	38	7	29	8	33
Colored	28	5	1	5	3	1	2	..	3	5	1	1	..	..	1	..	9	32	7	25	12	43
Bohemian	14	2	..	2	3	..	..	3	..	..	4	..	..	..	..	..	12	86	..	..	2	14
Russian	57	5	6	5	2	8	4	1	10	1	3	3	3	..	2	4	11	19	29	51	17	30
Austrian, etc.	32	2	4	..	4	4	1	4	4	1	3	3	1	..	1	..	13	41	16	50	3	9
Italian	57	5	5	6	5	6	3	1	10	1	3	6	..	..	6	..	14	25	33	58	10	17
Total	318	31	20	21	33	26	20	16	35	22	27	22	14	9	13	9	116	36.5	116	36.5	86	27

TABLE 120.—SURPLUS AND DEFICIT. NUMBER OF FAMILIES REPORTING.—BY INCOME.

Income.	Number of Families.	Balance within $25.00		Surplus.		Deficit.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$400 to $499	8	5	63	..	..	3	37
$500 to $599	17	8	47	5	29	4	24
$600 to $699	72	31	43	20	28	21	29
$700 to $799	79	33	42	26	33	20	25
$800 to $899	73	16	22	35	48	22	30
$900 to $999	63	27	43	22	35	14	22
$1000 to $1099	31	9	29	13	42	9	29
$1100 to $1199	18	8	44	7	39	3	17
$1200 to $1299	8	3	38	2	25	3	38
$1300 to $1399	8	1	12	4	50	3	38
$1400 and over	14	3	22	9	64	2	14
Total	391	144	37	143	36	104	27

TABLE 121.—SURPLUS AND DEFICIT. NUMBER OF FAMILIES REPORTING INCOME FROM EARNINGS OF FATHER ONLY.—BY NATIONALITY AND INCOME.

Nationality.	Total Number of Families.	$600 to $699			$700 to $799			$800 to $899			$900 to $999			$1000 to $1099			Total.					
		Balance within $25.	Surplus.	Deficit.	Balance within $25.	Surplus.	Deficit.	Balance within $25.	Surplus.	Deficit.	Balance within $25.	Surplus.	Deficit.	Balance within $25.	Surplus.	Deficit.	Balance within $25.		Surplus.		Deficit.	
																	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
United States	40	5	3	2	5	2	4	2	2	3	..	2	7	1	..	2	13	33	9	22	18	45
Teutonic	20	2	..	..	..	2	..	2	..	3	4	2	2	..	1	2	8	40	5	25	7	35
Irish	17	2	1	1	2	1	2	..	2	1	4	1	..	..	..	..	8	47	5	30	4	23
Colored	12	3	1	5	2	..	1	..	..	..	..	..	..	..	..	..	5	42	1	8	6	50
Bohemian	3	1	..	..	2	..	..	..	..	..	..	..	..	..	..	..	3	100	..	..	..	..
Russian	21	5	4	2	..	3	3	..	2	..	1	1	..	..	..	..	6	29	10	48	5	23
Austrian, etc.	7	..	1	..	..	2	..	..	1	..	3	..	..	..	..	..	3	47	4	57	..	..
Italian	29	2	2	4	3	5	1	..	3	1	..	6	..	..	2	..	5	17	18	62	6	21
Total	149	20	12	14	14	15	11	4	10	8	12	12	9	1	3	4	51	34	52	35	46	31

TABLE 122.—SURPLUS AND DEFICIT. NUMBER OF FAMILIES REPORTING COMPOSITE INCOME.—BY NATIONALITY AND INCOME.

Nationality.	Total Number of Families.	$600 to $699			$700 to $799			$800 to $899			$900 to $999			$1000 to $1099			Total.					
		Balance within $25.	Surplus.	Deficit.	Balance within $25.	Surplus.	Deficit.	Balance within $25.	Surplus.	Deficit.	Balance within $25.	Surplus.	Deficit.	Balance within $25.	Surplus.	Deficit.	Balance within $25.		Surplus.		Deficit.	
																	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
United States	27	1	..	..	5	1	2	1	2	3	3	3	1	4	..	1	14	52	6	22	7	26
Teutonic	19	2	..	..	3	1	1	2	1	1	2	1	..	4	1	..	13	68	4	21	2	11
Irish	7	..	..	..	1	..	1	..	1	3	..	..	..	..	1	..	1	14	2	29	4	57
Colored	16	2	..	..	1	1	1	..	3	5	1	1	..	..	1	..	4	25	6	37·5	6	37·5
Bohemian	11	1	..	2	1	..	..	3	..	..	4	..	..	..	..	..	9	82	..	..	2	18
Russian	36	..	2	3	2	5	1	1	8	1	2	2	3	..	2	4	5	14	19	53	12	33
Austrian, etc.	25	2	3	..	4	2	1	4	3	1	..	3	1	..	1	..	10	40	12	48	3	12
Italian	28	3	3	2	2	1	2	1	7	..	3	..	..	..	4	..	9	32	15	54	4	14
Total	169	11	8	7	19	11	9	12	25	14	15	10	5	8	10	5	65	38	64	38	40	24

TABLE 123.—SURPLUS AND DEFICIT. NUMBER AND PER CENT. OF FAMILIES REPORTING.—BY SOURCES OF INCOME AND INCOME-GROUP.

Income.	Total Number of Families.	Families Supported by Father Alone.								Families Having Composite Income.							
		Number of Families.	Balance within $25.00		Surplus.		Deficit.			Balance within $25.00		Surplus.		Deficit.			
			Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.		
$400 to $499	8	6	5	83	..	..	1	17	2	2	100	..	..	..	..		
$500 to $599	17	14	6	43	4	28.5	4	28.5	3	2	67	1	33	..	..		
$600 to $699	72	46	20	43	12	26	14	31	26	11	42	8	31	7	27		
$700 to $799	79	40	14	35	15	38	11	27	39	19	49	11	28	9	23		
$800 to $899	73	22	4	19	10	45	8	36	51	12	24	25	49	14	27		
$900 to $999	63	33	12	36	12	36	9	28	30	15	50	10	33	5	17		
$1000 to $1099	31	8	1	12	3	38	4	50	23	8	35	10	43	5	22		
$1100 to $1199	18	7	3	42	2	29	2	29	11	5	45.5	5	45.5	1	9		
$1200 to $1299	8	4	2	50	1	25	1	25	4	1	25	1	25	2	50		
$1300 to $1399	8	2	..	..	2	100	..	..	6	1	17	2	33	3	50		
$1400 and over	14	3	1	33	1	33	1	33	11	2	18	8	73	1	9		
Total.....	391	185	68	37	62	33	55	30	206	78	38	81	39	47	23		
$400 to $599	25	20	11	55	4	20	5	25	5	4	80	1	20	..	..		
$600 to $1099	318	149	51	34	52	35	46	31	169	65	38	64	38	40	24		
$1100 and over	48	16	6	37.5	6	37.5	4	25	32	9	28	16	50	7	22		

TABLE 124.—NUMBER OF FAMILIES BELOW STANDARD AS REGARDS BOTH FOOD AND CLOTHING, BOTH FOOD AND SHELTER, OR BOTH SHELTER AND CLOTHING.—BY NATIONALITY AND INCOME.

Nationality.	$600 to $699					$700 to $799					$800 to $899				
	Total Number of Families.	Number Under-fed and Under-clothed.	Number Under-fed and Over-crowded.	Number Under-clothed and Over-crowded.	Number Under-fed, Under-clothed, and Over-crowded.	Total Number of Families.	Number Under-fed and Under-clothed.	Number Under-fed and Over-crowded.	Number Under-clothed and Over-crowded.	Number Under-fed, Under-clothed, and Over-crowded.	Total Number of Families.	Number Under-fed and Under-clothed.	Number Under-fed and Over-crowded.	Number Under-clothed and Over-crowded.	Number Under-fed, Under-clothed, and Over-crowded.
United States..	11	3	2	3	2	19	1	2	3	..	13	..	..	..	..
Teutonic.....	4	..	1	..	..	7	3	1	..	..	9	..	..	1	..
Irish.....	4	1	2	3	1	7	..	..	2	..	7	..	..	1	..
Colored.....	11	2	1	6	..	6	..	2	2	..	8	1	1	..	..
Bohemian.....	4	..	1	..	..	3	..	1	1	..	3	..	1	..	..
Russian.....	16	4	3	2	1	14	5	6	7	5	12	3	6	4	3
Austrian, etc...	6	1	2	2	1	9	2	3	5	2	9	3	3	3	2
Italian.....	16	2	2	12	..	14	..	..	8	..	12	..	..	9	..
Total.....	72	13	14	28	7	79	11	15	28	7	73	7	11	18	5

Nationality.	$900 to $999					$1000 to $1099					Total.				
	Total Number of Families.	Number Under-fed and Under-clothed.	Number Under-fed and Over-crowded.	Number Under-clothed and Over-crowded.	Number Under-fed, Under-clothed, and Over-crowded.	Total Number of Families.	Number Under-fed and Under-clothed.	Number Under-fed and Over-crowded.	Number Under-clothed and Over-crowded.	Number Under-fed, Under-clothed, and Over-crowded.	Total Number of Families.	Number Under-fed and Under-clothed.	Number Under-fed and Over crowded.	Number Under-clothed and Over-crowded.	Number Under-fed, Under-clothed, and Over-crowded.
United States..	16	..	..	1	..	8	..	..	..	..	67	4	4	7	2
Teutonic.....	11	..	..	..	..	8	..	..	..	..	39	3	2	1	..
Irish.....	5	..	..	..	..	1	..	..	..	..	24	1	2	6	1
Colored.....	2	..	..	..	..	1	..	1	..	..	28	3	5	8	..
Bohemian.....	4	..	1	..	..	..	..	..	..	..	14	..	4	1	..
Russian.....	9	2	3	1	1	6	..	..	..	..	57	14	18	14	10
Austrian, etc ..	7	..	..	3	..	1	..	..	..	..	32	6	8	13	5
Italian.....	9	..	..	2	..	6	..	..	..	..	57	2	2	31	2
Total.....	63	2	4	7	1	31	..	1	..	..	318	33	45	81	20

TABLE 125.—FAMILIES UNDER-FED, UNDER-CLOTHED, AND OVER-CROWDED. NUMBER AND PERCENTAGES.—BY INCOME.

Income.	Number of Families.	Under-fed.		Under-clothed.		Over-crowded.		Under-fed and Under-clothed.		Under-fed and Over-crowded.		Under-clothed and Over-crowded.	
		Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.	Number.	Per Cent.
$400 to $499	8	8	100	7	88	5	63	7	88	5	63	4	50
$500 to $599	17	11	65	15	88	12	71	10	59	8	47	9	53
$600 to $699	72	24	33	45	63	41	57	13	18	14	19	28	39
$700 to $799	79	24	30	41	52	46	58	11	14	15	19	28	35
$800 to $899	73	16	22	23	32	39	53	7	10	11	15	18	25
$900 to $999	63	5	8	16	25	25	40	2	3	4	6	7	11
$1000 to $1099	31	3	10	1	3	9	30	..	..	1	3	..	..
$1100 to $1199	18	..	..	3	6	10	21	..	..	..	..	..	..
$1200 to $1299	8	..	..	..	..	..	..	..	..	..	..	..	..
$1300 to $1399	8	..	..	..	..	..	..	..	..	..	..	..	..
$1400 and over	14	..	..	..	..	..	..	..	..	..	..	..	..
Total.....	391	..	..	..	..	..	..	..	..	..	..	..	..
$400 to $599	25	19	76	22	88	17	68	17	68	13	52	13	52
$600 to $799	151	48	32	86	57	87	58	24	16	29	19	56	37
$800 to $899	73	16	22	23	32	39	53	7	10	11	15	18	25
$900 to $1099	94	8	9	17	18	34	36	2	2	5	5	7	7
$1100 and over	48	..	..	3	6	10	21	..	..	..	..	..	..

TABLE 126.—FAMILIES UNDER-FED, UNDER-CLOTHED, AND OVER-CROWDED. NUMBER AND PERCENTAGES.—BY INCOME AND SOURCES OF INCOME.

Income.	Number of Families.	Number Under-fed.	Under-fed with Income.				Number of Under-clothed.	Under-clothed with Income.				Number of Over-crowded.	Over-crowded with Income.			
			From Father only.		From other Sources.			From Father only.		From other Sources.			From Father only.		From other Sources.	
			Number.	Per Cent.	Number.	Per Cent.		Number.	Per Cent.	Number.	Per Cent.		Number.	Per Cent.	Number.	Per Cent.
$600 to $699	72	24	15	63	9	37	45	34	76	11	24	41	24	59	17	41
$700 to $799	79	24	11	46	13	54	41	19	46	22	54	46	20	43	26	57
$800 to $899	73	16	3	19	13	81	23	5	22	18	78	39	11	28	28	72
$900 to $999	63	5	1	20	4	80	16	5	31	11	69	25	9	36	16	64
$1000 to $1099	31	3	..	..	3	100	1	..	..	1	100	9	2	22	7	78
$600 to $799	151	48	26	54	22	46	86	53	62	33	38	87	44	51	43	49
$800 to $899	73	16	3	19	13	81	23	5	22	18	78	39	11	28	28	72
$900 to $1099	94	8	1	12	7	88	17	5	30	12	70	34	11	30	23	70

TABLE 127.—SAVINGS AND INSURANCE.* NUMBER OF FAMILIES REPORTING.—BY NATIONALITY AND INCOME.

Nationality.	Number of Families.	$600 to $699.		$700 to $799.		$800 to $899.		$900 to $999.		$1000 to $1099.		Total.	
		Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.
United States	67	1	5	2	6	2†	3	..	7	..	2	5	23
Teutonic	39	..	2	..	..	6‡	..	3†	2	5†	4	14	8
Irish	24	..	1	..	8	1	2	..	2	..	..	1	7
Colored	28	2*	3	1	1	2	2	1	1	..	..	6	7
Bohemian	14	..	..	..	..	..	..	..	..	..	..	..	..
Russian	57	4†	1	5	..	4	2	4	..	2	..	19	3
Austrian, etc.	32	1	1	1	3	3	3	3	1	1	..	9	8
Italian	57	2	..	7*	..	10*	..	4	..	6	..	29	..
Total	318	10	13	16	12	28	12	15	13	14	6	83	56
Per cent. of all families	..	15	16.4	20.3	15.1	38.4	16.4	23.8	20.8	45.1	19.04	26.1	17.6

* Drew on savings, 2. † Drew on savings, 2. ‡ Drew on savings, 3.

Nationality.	Number of Families.	$400 to $499.		$500 to $599.		$1100 to $1199.		$1200 to $1299.		$1300 to $1399.		$1400 to $1499.		$1500 to $1599.		$1600 and Over.		Total.	
		Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.	Savings.	Insurance.
All nationalities	73	..	..	1	..	8	3	1	3	3	3	1	..	1	3	5	3	..	..

* Insurance on persons to amount of $500 or over.

TABLE 128.—BORROWING AND PAWNING. NUMBER OF FAMILIES REPORTING.—BY NATIONALITY AND INCOME.

Nationality.	Number of Families.	$600 to $699		$700 to $799		$800 to $899		$900 to $999		$1000 to $1099		Total.	
		Borrowed.	Pawned.	Borrowed.	Pawned.	Borrowed.	Pawned.	Borrowed.	Pawned.	Borrowed.	Pawned.	Borrowed.	Pawned.
United States	67	2	..	6	1	..	..	..	..	..	..	8	1
Teutonic	39	1	..	..	..	..	..	..	1	..	..	1	1
Irish	24	2	1	3	..	2	2	..	..	..	..	7	3
Colored	28	..	..	..	..	..	1	..	..	..	..	..	1
Bohemian	14	2	1	..	..	..	..	..	..	..	..	2	1
Russian	57	4	1	2	1	2	1	1	..	4	3	13	6
Austrian, etc.	32	..	..	..	..	1	1	1	1	..	..	2	2
Italian	57	9	8	..	..	..	..	..	..	..	..	9	8
Total	318	20	11	11	2	5	5	2	2	4	3	42	23

Nationality.	Number of Families.	$400 to $499		$500 to $599		$1100 to $1199		$1200 to $1299		$1300 to $1399		$1400 to $1499		$1500 to $1599		$1600 and Over.	
		Borrowed.	Pawned.	Borrowed.	Pawned.	Borrowed.	Pawned.	Borrowed.	Pawned.	Borrowed.	Pawned.	Borrowed.	Pawned.	Borrowed.	Pawned.	Borrowed.	Pawned.
All nationalities	73	3	4	5	2	1	3	..	..	..	..	..	..	..	..	..	..

Conclusion

1. It seems safe to conclude from all the data that we have been considering, that an income under $800 is not enough to permit the maintenance of a normal standard. A survey of the detail of expenditure for each item in the budget shows some manifest deficiency for almost every family in the $600 and $700 groups. The housing average shows scarcely more than 3 rooms for 5 persons. Three-fifths of the families have less than 4 rooms and more than 1½ persons to a room. Fuel is gathered on the street by half of the $600 families and by more than one-third of the $700 families. One-third of the $600 families are not able to afford gas. One-third of the $600 families are within the 22-cent minimum limit for food, and 30 per cent. of the $700 families spend 22 cents or under. In the same way the average expenditure for clothing in neither of these groups reaches $100, and 30 per cent. of the families are in receipt of gifts to eke out the supplies of clothing. In sickness the dispensary is the main dependence of these families, each of whom spends less than $10 annually in the average, on account of health, and only 1 family in 10 in the $600 group, and 1 in 6 of the $700 group, spends anything for the care of the teeth. The returns as to the furnishing of the houses show that in the $600 and $700 groups adequate furnishing is scarcely attained as the rule, and it is difficult to see how it could be maintained with the average expenditure reported for this purpose. In regard to membership in organizations, such as labor unions and churches, $1100 does not permit generous co-operation, and the families in the lower income-groups are seen to be represented in smaller proportion in these organizations than are the families in higher income-groups. Recreation and education are reduced to their lowest terms, save in so far as they may be had without expense. Items included under the head of miscellaneous expenditures represent, to a certain extent, the modest comforts above physical necessities, and the average of $25 or $30 puts a pretty narrow limit to what may be enjoyed in this category. As to provision for the future, industrial or burial insurance is one of the necessities that the poorest families provide, and the returns show cases where some-

thing is saved out of a $700 income, but the savings are at the expense of essentials of the present, as is seen in the number of under-fed families reporting a surplus at the end of the year.

2. On the other hand, an income of $900 or over probably permits the maintenance of a normal standard, at least so far as the physical man is concerned.

An examination of the items of the budget shows that the families having from $900 to $1000 a year are able, in general, to get food enough to keep soul and body together, and clothing and shelter enough to meet the most urgent demands of decency. Sixty-eight per cent. of the $900 families have 4 rooms or more, the average number of rooms being 3.75. The average expenditure for fuel allows comfortable provision; one-quarter of the families report gathering wood on the streets. Only 1 family in 6, in Manhattan only 1 in 15, is without gas. The average expenditure for food is a trifle over $400, enough to provide adequate nourishment, and only 5 families out of 63, or 1 in 12, report less than the minimum of 22 cents per man per day. As to clothing, gifts are reported still in one-fourth of the cases, but the average amount expended is between $130 and $140, and 3 families out of every 4 spend more than $100. Dispensaries and free hospitals are not for the $900 and $1000 families the main dependence in cases of illness. The expenditures for furniture indicate that the existing outfit is fairly well maintained and the equipment as it stands is reported fairly comfortable in the case of three-fourths of the $900 families, and of seven-eighths in the $1000 group. Participation in the benefits of labor unions or religious and fraternal organizations becomes possible to the majority of the families, and some margin is available for the pursuit of amusements and recreation, the purchase of books and papers, and the indulgence of personal tastes outside of the indispensable necessities of existence.

3. Whether an income between $800 and $900 can be made to suffice is a question to which our data do not warrant a dogmatic answer. In some respects the $800 families make no better showing than those with incomes of between $700 and $800, for instance, in regard to insurance, free fuel, and kerosene. Even as to food, there is a large percentage of under-fed families in this group, and the average expenditure is only $25 above that of the

income-group below. In regard to housing, distinctly better conditions prevail and the limit of the tolerable is perhaps reached by half of the families in this group. In regard to clothing also, conditions are better than with the $700 families, but in view of the fact that one-third of the 73 $800 families spend less than $100 for clothing, it seems an open question whether a normal standard is maintained in the group as a whole. The same query arises regarding expenditures for social obligations, amusements, and miscellaneous purposes. It is important to notice that in this income-group the cases of families below our assumed standards for food, clothing, and housing are largely in the second (South-European) group of nationalities. Anticipating the paragraph which follows, it seems probable that on $800 to $900 the standards prevailing among Bohemians, Russians, Austrians, and Italians may be maintained, but that it is the exception rather than the rule when the more expensive standards of the Americans and kindred nationalities are maintained on this amount.

4. A comparison of the families by nationalities shows that at almost every point a lower standard of expenditures prevails among the Bohemians, Austrians, Russians, and Italians than among the Americans, Teutons, and Irish. The families of the former group on incomes above $700 or $800 begin to save and show a surplus, and the sum total of expenditures above this point does not, as a rule, increase in proportion to increase of income. The families of the other group, on the contrary, do not reach the saturation point, so to speak, below an income of $900 or $1000. Expenditures in these families increase all along the line with increase of income, and the point where saving is preferred to immediate satisfaction is scarcely reached at $1100.

5. In the interpretation of the results of such an investigation as ours, certain serious difficulties arise. We have assumed that a normal standard of living exists, and that it can be maintained by a given family only by the expenditure of a certain minimum income. That is, when a family falls below the normal standard, the primary explanation is to be sought in a low income, or if ultimate causes are sought, in the reasons, personal or social, why this income is so small. It may be said, however, that the failure to maintain a normal standard may be due to

causes quite outside of the capacity of the individual breadwinner, or the economic forces that determine the rate of wages. Two of these outside considerations are the presence of too many mouths to be fed and the inability to make a wise use of the money earned. Over-population on the one hand, improvidence, extravagance, and vice on the other, are alleged to explain why so many families make so poor a showing on $600 or $700 a year.

With reference to the proposition that the falling short of a normal standard is to be referred to the increase of numbers, without a corresponding increase of resources, it is, perhaps, sufficient to point out that however such a tendency might operate in its influence on wages, considered with regard to the whole mass of the wage-earners, it cannot properly be adduced to account for the failure of a family of only normal size to make out a decent living on its income. Not only is the average size of all the families in the United States not far from 5 persons, but the prevailing average must be near that point if the population of the country is to hold its own in numbers, apart from immigration. Our investigation has included only families of 4, 5, and 6 persons, almost exactly 5 on the average, so that a failure to keep up to the standard on the part of a family of only normal size cannot be attributed to the presence of too many members in it, unless we are willing to set a standard so high that the population at large must be diminished in order to reach it.

In regard to the second point, that the maintenance of the standard depends more upon the wise use of the family income than upon the mere amount received, the schedules returned in this investigation afford much evidence in its support. But they also furnish evidence that there are limits to what can be done by thrift and economy. In Manhattan decent, sanitary, adequate housing cannot be had under $12 to $14 a month—in many parts of the island more is required. A family cannot be brought up in health and strength for work on bread and tea, even if these can be supplied for a dollar a week. Coal will burn up, coats and shoes will wear out, notwithstanding all that mending can do.

Further, to bring expenditures down to the exact requirements of an ideal economy, even supposing that all that is claimed could hereby be saved, is not within the ability of the ordinary

wage-earner's wife. She cannot spend hours in bargain-hunting, in experimenting with new food-combinations, in making and mending garments. She has not, and cannot be expected to have, the training and ability to do all these things, even if she had the time. She has to take the methods of housekeeping that are traditional in her environment and apply them as skilfully and intelligently as her native and acquired powers of mind and body permit. What the exceptional woman might do cannot be made the measure of what the average woman may be expected to do, and if the morale and efficiency of the population are to be kept up, provision must be made for what the woman of average capacity must have to keep her family up to the prevailing standard. Only when education in a better economy is widely diffused, will it be possible to maintain the existing standards of physique and character on a lower absolute income.

One form of bad management of the family income is an excessive expenditure for indulgences like tobacco and drink. Where over-indulgence results in lowered earning-power, such expenditure reacts to lower the standard by diminishing income. Where this extreme result is not reached, expenditures of more fundamental importance are often curtailed. Instances of this sort were not wanting in the schedules received, and have been alluded to in another connection. But the number of cases in which the failure to come up to the normal standard could be attributed to over-indulgence was not large enough to warrant us in making this a comprehensive explanation. As has often been remarked, poverty is a cause of drink, as truly as drink is a cause of poverty.

In summary, therefore, the results of our investigation indicate that, while the personal factor does operate in the case of every family, both as regards the habits of the father and the managing ability of the mother, the limits within which it may affect the actual sum total of material comforts that make up the living of the family are set by social forces. These social forces find expression, on the one side, in the income which the family receives—that is, in the rate of wages received by the father and others who are at work; on the other side, they are expressed in the prices that have to be paid to get housing, food, and the other

means of subsistence. The actual standard that prevails is set primarily, therefore, by the wages paid and the prices charged. Into the discussion of the causes that underlie these phenomena it is no part of our task to enter. This investigation has aimed only to show wherein the actual content of the standard (what things, and how many, are had) varies as the two jaws of the vise, wages and prices, contract and relax; and to show how the possibilities of human well-being are modified in consequence of the movement of the external forces that set the economic limits of the standard of living.

Appendices

APPENDIX I

The Schedule

Instructions to Investigators

The object of the Committee, in this investigation, is to find out both the cost and the elements of a normal standard of living. Its success depends absolutely upon the patience, tact and accuracy of those who gather the information from families of their acquaintance.

1. The families selected should be those with which the visitor has already established friendly relations. The schedule is to be filled out by the visitor, not by the members of the family. Several visits may be necessary to secure all the information desired.

2. Each family should be a representative family: (a) self-supporting; (b) comprising father, mother, 2 to 5 children under 16, and preferably no other members; (c) of average earning power and economy. Where practical, the selection of two or more families in the same occupation will facilitate comparisons.

3. The answers to the questions should be filled out as exactly and fully as possible. It is essential to know, not only the cost of the articles purchased, but also what the family gets for what it pays—what things, how many, how good. Hence the questions are drawn out in detail, not in order to increase labor, but to save it.

4. Families should be assured that the information will be regarded as confidential, and informed of the purpose for which it is sought. The names of the families are not to appear on the schedules.

5. The details of expenditure, especially for food and clothing, should be derived from accounts kept by the housekeeper already, or which she may be induced to keep for a few weeks for the purposes of this investigation. Where this proves impracticable, it

may be necessary to fall back on estimates as to details and totals, obtained by careful inquiry. The first method is greatly to be preferred, and will have an added value if the original accounts can be filed with the schedule. Where the second method is used, the process by which the estimates were reached should be stated on the schedule.

6. Duplications should be avoided. An examination of the schedule as a whole will show the place designed for each item. Lunches and car-fares, for example, are specified separately, and should not be included under spending-money.

The secretary will be pleased to give additional explanations in answer to inquiries. It is requested that the accompanying schedule be returned within thirty days of the time when it is received.

When completed, this schedule should be returned to the Secretary of the Special Committee on the Standard of Living appointed by the New York State Conference of Charities and Corrections, Robert C. Chapin, 105 East 22d Street, New York City.

FAMILY REPORT ON STANDARD OF LIVING

NEW YORK CITY, BOROUGH ..... SCHEDULE No. .....

RESIDENCE OF FAMILY, No. ..... STREET

REPORTED BY ..... OF ..... (P. O. ADDRESS)

DATA GATHERED BETWEEN ..... AND .....

BIRTHPLACE OF FATHER? ..... OF HIS PARENTS? .....

BIRTHPLACE OF MOTHER? ..... OF HER PARENTS? .....

IF FOREIGN-BORN, YEARS SPENT IN THE U.S. BY FATHER? ..... BY MOTHER? .....

4. COMPOSITION, OCCUPATION AND EARNINGS OF THE FAMILY

MEMBERS	AGE	SEX	OCCUPATION	HOURS EMPLOYED PER WEEK	DAYS UNEMPLOYED PER YEAR	EARNINGS	
						WEEKLY MAXIMUM	ACTUAL TOTAL PER YEAR
FATHER						$	$
MOTHER							
ELDEST CHILD							
2ND CHILD							
3RD CHILD							
4TH CHILD							
5TH CHILD							

TOTAL INCOME FROM WAGES FOR THE YEAR $ .....

5. OTHERS LIVING WITH FAMILY	NUMBER		AMOUNT PAID	
	MALE	FEMALE	WEEKLY	YEARLY
RELATIVES (SPECIFY RELATIONSHIP)			$	$
.....				
.....				
LODGERS				
BOARDERS				
TABLE BOARDERS				
TOTAL PAID BY LODGERS ETC FOR YEAR				$

INCOME FROM LODGERS, BOARDERS ETC. FOR YEAR .....

INCOME FROM OTHER SOURCES FOR YEAR (SPECIFY SOURCES)

....

....

....

INCOME FROM ALL SOURCES FOR THE YEAR $

WHERE MORE SPACE IS NEEDED USE BLANK PAGES

DESCRIPTION OF THE FAMILY

(CHARACTERIZE FATHER, MOTHER AND CHILDREN WITH REFERENCE TO PHYSICAL, MENTAL AND MORAL TRAITS; NOTE ANY INHERITED DEFECTS, ANY MARKED ABILITY)

6. PHYSICAL CONDITION

FATHER .....

MOTHER .....

CHILDREN .....

7. MENTAL CONDITION AND CAPACITY

FATHER .....

MOTHER .....

CHILDREN .....

8. ARE CHILDREN NORMAL IN PHYSIQUE, MIND AND HABITS? .....

9. HABITS OF FATHER, SO FAR AS ASCERTAINABLE .....

10. CAPACITY OF MOTHER AS EXPRESSED BY CONDITION OF ROOMS, FURNISHINGS, CLOTHING, USE OF FOOD SUPPLIES, AND GENERAL APPEARANCE OF HOME .....

11. IN CASE OF RETRENCHMENT, WHAT EXPENDITURES ARE CURTAILED OR ELIMINATED? .....

12. WHAT ARTICLES, IF ANY, ARE BOUGHT ON THE INSTALMENT-PLAN? .....

13. WHAT, IF ANY, WITH TRADING-STAMPS? .....

14. ARE HOUSEHOLD GOODS EVER MORTGAGED? .....

IS PERSONAL PROPERTY EVER PAWNED? .....

IS MONEY EVER BORROWED ON PERSONAL CREDIT ① FROM FRIENDS? .....

② FROM MONEY LENDERS? .....

15. FOR WHAT PURPOSE IS THE MONEY BORROWED IN ANY OF THESE WAYS USED? .....

HOUSING

TYPE OF HOUSE - (TENEMENT, DETACHED DWELLING ETC.) -

S DWELLING RENTED OR OWNED ?

E RENTED, ANNUAL RENT PAID ? $

F OWNED; ESTIMATED VALUE ? $

ANNUAL RENT OF LIKE HOUSES NEAR ? $

S IT MORTGAGED ? FOR HOW MUCH ? $

ANNUAL INTEREST PAID $

F RENTED; DOES RENT INCLUDE WATER ? LIGHT ?

TANITOR SERVICE ?

S IT A CORNER-BUILDING ? A REAR TENEMENT ?

N WHICH FLOOR ?

SIZE OF YARD ?

OW IS YARD USED ?

WHAT USE DOES FAMILY MAKE OF ROOF ?

UMBER OF ROOMS OCCUPIED, EXCLUSIVE OF BATH-ROOM ?

S THERE A BATHROOM ?

S THERE A TOILET ?

S IT LOCATED IN APARTMENT, IN HALL, OR IN YARD ?

OW MANY STORE-CLOSETS ?

OW ARE ROOMS HEATED ? HOW LIGHTED AT NIGHT ?

OW IS WATER OBTAINED ?

WHAT FACILITIES FOR WASHING AND DRYING CLOTHES ?

TATE OF REPAIR OF WOODWORK AND WALLS ?

HERE IS COAL STORED ?

20. * DESIGNATION OF ROOMS	SIZE IN FEET			NUMBER OF WINDOWS	DIRECT ACCESS TO OUTSIDE AIR (YES OR NO)
	WIDTH	LENGTH	HEIGHT		
1					
2					
3					
4					
5					
6					
7					
* NAMES USED BY FAMILY					

21A. TIME AND DISTANCE FROM HOUSE TO PLACE WHERE FATHER REPORTS FOR WORK?.....

B. TIME AND DISTANCE TO PLACE WHERE ANY OTHER WORKING MEMBER REPORTS?.....

C. TIME AND DISTANCE TO SCHOOL ATTENDED BY CHILDREN?.....

22. ARE ROOMS USED FOR OTHER THAN DWELLING PURPOSES?.....

IF SO, FOR WHAT PURPOSES?.....

23. HOW LONG HAS FAMILY BEEN IN PRESENT DWELLING?.....

24. HAS RENT BEEN INCREASED WITHIN TWO YEARS?.....

HOW MUCH INCREASE?.....

FUEL AND LIGHT

ARTICLES	BOUGHT BY TON OR BUSHEL?	PRICE PER UNIT	YEARLY QUANTITY USED	YEARLY TOTAL PAID
COAL				$
COKE				
WOOD				
CANDLES				
KEROSENE				
MATCHES				
GAS				
TOTAL EXPENDITURE FOR FUEL AND LIGHT FOR YEAR				$

2. WHAT FUEL, IF ANY, IS GATHERED FREE OF COST?.....

3. IS GAS USED FOR COOKING?.....

4. IS GAS USED FOR LIGHTING?.....

5. NUMBER OF BURNERS?..... HOW MANY USUALLY BURNED ALL THE EVENING?.....

6. IS A SLOT-METER USED?.....

7. WHERE IS COAL BOUGHT?.....

FOOD

ARTICLES	WEEKLY			YEARLY AMOUNT PAID	REMARKS
	QUANTITY	PRICE	AMT PAID		
		$	$	$	
BAKER'S					
LOAVES OF BREAD					
ROLLS					
PIES					
CAKE					
CRACKERS					
OTHER GOODS					
FLOUR					
CEREALS					
BEEF					
FRESH					
SALT					
CANNED					
PORK					
FRESH					
SALT					
HAM BACON ETC.					
SAUSAGE					
READY COOKED MEATS					
MUTTON, LAMB, VEAL, ETC.					
POULTRY					
FISH					
FRESH					
CANNED					
SALT, DRIED					
OYSTERS, CLAMS, LOBSTERS					
LARD					
OLEOMARGARINE					
BUTTER					
CHEESE					

ARTICLES	WEEKLY			YEARLY AMT. PAID	REMARKS
	QUANTITY	PRICE	AMT PAID		
EGGS					
MILK					
LOOSE MILK, QTS.					
BOTTLES					
CONDENSED, CANS					
do. LOOSE					
BUTTERMILK					
POTATOES LB. QT. BUSHEL					
TURNIPS					
ONIONS					
CARROTS					
FRESH VEGETABLES					
DRIED BEANS					
do. PEAS					
CANNED GOODS					
VEGETABLES					
FRUITS					
JAMS, JELLIES ETC.					
FRUITS					
FRESH					
DRIED					
NUTS					
TEA					
COFFE					
COCOA					
SUGAR					
MOLASSES, SYRUP					

ARTICLES	WEEKLY			YEARLY AMT. PAID	REMARKS
	QUANTITY	PRICE	AMT. PAID		
LIQUORS (USED AT TABLE)					
BEER					
ALE					
WINE					
WHISKEY					
GIN					
OTHER DISTILLED LIQUORS					
PICKLES					
SPICES					
ICE LBS. USED.....WEEKS					
WATER (IF NOT PAID BY LANDLORD)					

MEALS AWAY FROM HOME	WHAT MEALS	NUMBER PER WEEK	PROVIDED FROM HOUSE (YES OR NO)	BOUGHT OUTSIDE	
				COST PER WEEK	COST PER YEAR
FATHER				$	$
MOTHER					
CHILDREN AT WORK					
CHILDREN AT SCHOOL					
					$

TOTAL COST OF MEALS BOUGHT AWAY FROM HOME

TOTAL ANNUAL EXPENDITURE FOR FOOD $.....

IS FOOD PROVIDED WHOLESOME?..... SUFFICIENT?.....

STATE ANY EVIDENCE OF INADEQUACY IN KIND OR AMOUNT.....

.....

.....

IN HOW SMALL QUANTITIES AND HOW FREQUENTLY IS FOOD BOUGHT?.....

.....

.....

.....

.....

.....

4. WHERE ARE FOOD-SUPPLIES PURCHASED? (UNDERLINE) AT GROCERS' AND BUTCHERS' SHOPS, MARKETS, DELICATESSEN-STORES, OR STREET-VENDERS.

5. ARE PREPARED BREAKFAST-FOODS USED? ..... HOW MUCH?

6. WHAT FACILITIES FOR KEEPING PROVISIONS AND COOKED FOOD?

7A. WHAT IS ORDINARILY SERVED FOR BREAKFAST?

B. FOR THE NOON MEAL?

C. FOR THE EVENING MEAL?

D. FOR SUNDAYS DINNER?

8. AT WHAT MEALS DOES THE FAMILY SIT DOWN TOGETHER?

9. HOW FREQUENTLY ARE GUESTS PRESENT AT MEALS?

INSURANCE

FOR INSURANCE OF	KIND OF INSURANCE	AMOUNT CARRIED	AMOUNT PAID PER WEEK	AMOUNT PAID PER YEAR
FATHER		$		
MOTHER				
1ST CHILD				
2ND CHILD				
3RD CHILD				
4TH CHILD				
5TH CHILD				

SAVINGS

WHICH MEMBERS OF THE FAMILY HAVE A SAVINGS BANK ACCT.?

WHAT WAS ADDED TO IT DURING YEAR? $

WHAT WAS DRAWN FROM IT DURING YEAR? $

TOTAL FOR INSURANCE OF PERSONS

IS FURNITURE INSURED?

FOR HOW MUCH? $ ANNUAL PREMIUM

IS HOUSE INSURED?

FOR HOW MUCH? $ ANNUAL PREMIUM

TOTAL FOR INSURANCE OF PERSONS AND PROPERTY $

CLOTHING (EXPENDITURES FOR THE YEAR)

1. FOR FATHER

ARTICLES	NUMBER	TOTAL COST	REMARKS
		$	
HATS, CAPS			
OVERCOATS			
SUITS			
EXTRA PANTALOONS			
OVERALLS			
WORKING-SHIRTS			
DRESS-SHIRTS			
COLLARS			
CUFFS			
TIES			
HANDKERCHIEFS			
NIGHT-SHIRTS			
UNDERWEAR-SUMMER			
do -WINTER			
STOCKINGS			
SHOES-NEW			
do. -REPAIRS			
RUBBERS			
GLOVES, MITTENS			
JEWELRY			
SUNDRIES			
TOTAL COST		$	

2. FOR.....BOYS

ARTICLES	NUMBER	TOTAL COST	REMARKS
		$	
HATS, CAPS			
OVERCOATS			
SUITS			
EXTRA TROUSERS			
OVERALLS			
SHIRTS			
WAISTS			
COLLARS			
CUFFS			
TIES			
HANDKERCHIEFS			
NIGHT-SHIRTS			
UNDERWEAR-SUMMER			
do. -WINTER			
STOCKINGS			
SHOES-NEW			
do. -REPAIRS			
RUBBERS			
GLOVES, MITTENS			
JEWELRY			
SUNDRIES			
TOTAL COST		$	

CLOTHING (EXPENDITURES FOR YEAR)

3. FOR MOTHER

ARTICLES	NUMBER	TOTAL COST	REMARKS
HATS, BONNETS		$	
CLOAKS, FURS			
DRESSES - OF WASH-GOODS			
do. OF WOOLEN			
WAISTS			
PETTICOATS			
LINEN, ETC.			
UNDERWEAR - SUMMER			
do. - WINTER			
NIGHT-DRESSES			
RIBBONS, ETC.			
HANDKERCHIEFS			
GLOVES, MITTENS			
APRONS			
STOCKINGS			
SHOES - NEW			
do. - REPAIRS			
RUBBERS			
JEWELRY			
SUNDRIES			
TOTAL COST		$	

4. FOR ..... GIRLS

ARTICLES	NUMBER	TOTAL COST	REMARKS
HATS		$	
CLOAKS, FURS			
DRESSES-OF WASH-GOODS			
do. OF WOOLEN			
WAISTS			
PETTICOATS			
LINEN, ETC.			
UNDERWEAR - SUMMER			
do - WINTER			
NIGHT-DRESSES			
RIBBONS, ETC.			
HANDKERCHIEFS			
GLOVES, MITTENS			
APRONS			
STOCKINGS			
SHOES - NEW			
do. - REPAIRS			
RUBBERS			
JEWELRY			
SUNDRIES			
TOTAL COST		$	

CLOTHING

EXPENDITURES FOR THE YEAR FOR:	
5. MATERIALS FOR HOME-MADE GARMENTS	$
MATERIALS FOR MENDING CLOTHES	
LABOR FOR MAKING AND MENDING	
TOTAL FOR MAKING AND MENDING	
6. WASHING MATERIALS (SOAP, STARCH ETC.)	$
LABOR FOR WASHING	
FOR WORK SENT TO THE LAUNDRY	
TOTAL FOR WASHING AND LAUNDRY	$

7. SUMMARY	
EXPENDITURES FOR CLOTHING	
FATHER'S CLOTHING	$
BOYS' CLOTHING	
MOTHER'S CLOTHING	
GIRLS' CLOTHING	
FOR MAKING AND MENDING	
FOR WASHING AND LAUNDRY	
TOTAL	$

8. WHAT GARMENTS FOR MEMBERS OF THE FAMILY ARE MADE IN THE HOME? .....

.....

9. WHAT GARMENTS ARE RE-MADE AND MENDED? .....

10. WHERE IS CLOTHING BOUGHT? .....

11. WHAT ARTICLES, IF ANY, ARE BOUGHT AT SECOND-HAND? .....

12. TO WHAT EXTENT ARE GIFTS OF CLOTHING RECEIVED? .....

13. TO WHAT EXTENT ARE SUCH GIFTS MADE? .....

14. GENERAL APPEARANCE OF DRESS OF MEMBERS OF THE FAMILY. .....

.....

HEALTH

EXPENDITURES FOR THE YEAR FOR:	AMT EXPD. $		AMT EXPD. $
PHYSICIAN		MEDICINES PRESCRIBED BY PHYSICIAN	
DENTIST		OTHER MEDICINES	
OCULIST		HOSPITAL CHARGES	
NURSE		DISPENSARY CHARGES	
SURGICAL APPLIANCES		SPECTACLES, EYE-GLASSES	
AMT. EXPD.	$		$

1. TOTAL EXPENDITURE ON ACCOUNT OF HEALTH FOR THE YEAR

2. WHAT CASES OF SERIOUS ILLNESS OR ACCIDENT HAVE OCCURED DURING THE YEAR? .....

.....

3. WHAT FREE MEDICAL ATTENDANCE HAS BEEN RECEIVED? .....

.....

FURNITURE AND FURNISHINGS

1. EXPENDITURES FOR THE YEAR FOR:

	$		$
FLOOR-COVERINGS		PICTURES, CURTAINS ORNAMENTS	
CHAIRS, TABLES		PIANO, OTHER MUSICAL INSTRUM'TS	
OTHER WOODEN FURNITURE		BEDS, BEDDING, BED-LINEN	
DISHES AND TABLE-WARE		KITCHEN UTENSILS	
TABLE-LINEN, TOWELS		STOVES, REFRIGERATOR	
SUPPLIES FOR SWEEPING AND CLEANING		OTHER	
AMT FWD.	$		$

TOTAL EXPENDITURES FOR FURNITURE AND FURNISHINGS

2 PRESENT EQUIPMENT:

(Enumerate the principal articles in each room, designating the rooms as parlor, kitchen etc., and state the kind of furniture (eg. folding bed, lace curtains), and present condition)

1st. ROOM .....

2ND. ROOM .....

3RD. ROOM .....

4TH. ROOM .....

5TH ROOM .....

6TH. ROOM .....

7TH. ROOM .....

3 WHAT IS THE STANDARD OF TASTE AND ECONOMY REPRESENTED BY THE FURNITURE AND FURNISHINGS? .....

4 IS ANY FURNITURE BOUGHT AT SECOND-HAND? .....

TAXES, DUES AND CONTRIBUTIONS

1. WHAT MEMBERS OF THE FAMILY BELONG TO LABOR-UNIONS?.....

2. AMOUNT PAID TO LABOR-UNIONS	PER WEEK	PER YEAR		
	$	$	3. AMOUNT PAID IN TAXES FOR THE YEAR	$
BY FATHER			4. AMOUNT IN GIFTS OF FRIENDSHIP (OUTSIDE OF THE FAMILY)	
BY			5. AMOUNT PAID IN GIFTS OF CHARITY	
BY			6. AMOUNT PAID TO CHURCH OR OTHER RELIGIOUS ORGANIZATIONS FOR THE YEAR	
TOTAL PAID TO LABOR-UNIONS FOR		$		

7. WHAT MEMBERS OF THE FAMILY BELONG TO A LODGE OR OTHER SOCIAL ORGANIZATION?.....

.....

.....

8. AMOUNT PAID TO SUCH SOCITIES PER YEAR

(2) AMOUNT PAID TO LABOR-UNIONS FOR THE YEAR

TOTAL EXPENDITURES FOR TAXES, DUES AND CONTRIBUTIONS $

RECREATION AND AMUSEMENTS

IN WHAT WAYS DO ADULT MEMBERS OF THE FAMILY SEEK AMUSEMENT AND RECREATION?.....

.....

.....

.....

.....

	$
2. EXPENDITURES FOR THE YEAR FOR THE THEATRE	
3. EXPENDITURES FOR THE YEAR FOR DANCES	
4. FOR EXCURSIONS AND PLEASURE-TRIPS (EXCLUDING CAR-FARES)	
5. FOR TOYS AND PLAYTHINGS	
6. FOR OTHER FORMS OF AMUSEMENTS (STATE THE PURPOSES)	
.....	
.....	
TOTAL EXPENDITURES FOR RECREATION AND AMUSEMENTS	$

CAR-FARES

AMOUNT PAID FOR CAR-FARES OF FATHER TO AND FROM PLACE OF WORK	$
FOR CAR-FARES OF OTHER WAGE-EARNERS TO AND FROM PLACE OF WORK	
FOR CAR-FARES OF CHILDREN TO AND FROM SCHOOL	
FOR CAR-FARES OF MOTHER	
CAR-FARES FOR VISITING, RECREATION, ETC.	
TOTAL EXPENDITURES FOR CAR-FARES FOR THE YEAR	$

EDUCATION AND READING

SCHOOL EXPENSES OF CHILDREN FOR THE YEAR (EXCLUSIVE OF CAR-FARES)	$	WHAT NEWSPAPERS AND PERIODICALS ARE BOUGHT?
NEWSPAPERS AND PERIODICALS		
BOOKS		
POSTAGE AND STATIONERY		WHAT BOOKS DOES THE FAMILY HAVE?
TOTAL EXPENDITURE FOR EDUCATION AND READING	$	

IS PUBLIC LIBRARY USED?

BY WHICH MEMBERS OF FAMILY?

MISCELLANEOUS EXPENDITURES

CONTINGENT EXPENSES. (FOR THE YEAR)		EXPENDITURE FOR YEAR FOR BARBER AMT FWD	$
FUNERAL EXPENSES	$	FOR OTHER PERSONAL SERVICE	
LEGAL EXPENSES		SPENDING MONEY (NOT OTHERWISE SPECIFIED)	
EXPENSES OF MOVING		FATHER PER WEEK $ PER YEAR $	
INTEREST ON DEBTS		MOTHER Do $ Do $	
REPAYMENT OF DEBTS		CHILDREN AT WORK Do $ Do $	
EXPENDITURE FOR YEAR FOR:		CHILDREN AT SCHOOL Do $ Do $	
TOBACCO		TOOLS	
BEER, WHISKEY, ETC (DRUNK AWAY FROM HOME)		INCIDENTALS	
ICE-CREAM			
CANDY AND SODA-WATER			
AMT FWD	$	TOTAL MISCELLANEOUS EXPENDITURES	$

SUMMARY OF ANNUAL EXPENDITURES

HOUSING	$
FUEL AND LIGHT	
FOOD	
INSURANCE	
CLOTHING	
HEALTH	
FURNITURE AND FURNISHINGS	
TAXES, DUES AND CONTRIBUTIONS	
RECREATION AND AMUSEMENTS	
CAR-FARES	
EDUCATION AND READING	
MISCELLANEOUS	
TOTAL	$

REMARKS

WHEN FILLED OUT, SEND THIS SCHEDULE TO THE SECRETARY OF THE COMMITTEE ON STANDARD OF LIVING OF THE N.Y STATE CONFERENCE OF CHARITIES AND CORRECTIONS, ROBERT C CHAPIN,

APPENDIX II

Report from Nine Cities and Towns Outside of Greater New York

Returns were received in the summer of 1907 from ten cities and towns in the State outside of Greater New York, including in all 86 schedules. Grateful mention should be made of the willingness and efficiency of those who co-operated with the Committee in gathering the information.* The schedules from Buffalo, Syracuse and Richfield Springs were gathered by paid investigators; in the other cities and towns by volunteers.

The more exhaustive investigation into the standard of living in Buffalo made by Mr. Howard, in 1908, renders unnecessary, in the present connection, the consideration of the 30 Buffalo schedules of 1907. Three of the remaining 56 schedules were rejected because of incompleteness, and the data from the remainder have been tabulated. The returns as tabulated include schedules from nine localities, as follows:

Syracuse	19
Rochester	7
Victor	2
Honeoye Falls	2
Richfield Springs	10
Elmira	6
Albany	3
Whitehall	3
Maryland	1
	53

By income, the distribution appears in the following table:

* The thanks of the Committee are due especially to Mr. John R. Howard, Jr., Buffalo, Mrs. Lewis Bigelow, Rochester, Professor E. L. Earp, Syracuse, Miss Anna B. Pratt, Elmira, Miss Alida Lattimore, Whitehall, Mr. Robert W. Hill and Mr. Arthur W. Towne, Albany.

	Total.	$300 to $399.	$400 to $499.	$500 to $599.	$600 to $699.	$700 to $799.	$800 to $899.	$900 to $999.	$1000 to $1099.	$1100 to $1199.	$1200 to $1299.	$1300 and Over.
Syracuse	19	..	..	1	3	1	3	2	1	4	3	1
Richfield Springs	10	..	..	2	3	3	1	1	..	..	..	..
Rochester	7	..	..	1	2	1	..	..	..	1	1	1
Victor	2	..	..	..	1	..	..	..	..	..	1	..
Honeoye Falls	2	..	..	..	1	..	..	..	..	..	1	..
Elmira	6	..	1	..	..	2	1	..	1	..	..	1
Albany	3	..	..	..	..	..	2	..	1	..	..	..
Whitehall	3	..	..	..	..	1	1	..	1	..	..	..
Maryland	1	1	..	..	..	..	..	..	..	..	..	..
Total	53	1	1	4	10	8	8	3	4	5	6	3

In view of the small number of schedules obtained, it has been deemed advisable to include in the tables not only those of families with incomes well above $1000, but also those of families with less than 4 and more than 6 members. This wide range, however, together with the small number of schedules, makes difficult any very exact comparison of the returns from the different localities. Nevertheless these returns have a distinct value, and it is hoped that the publication of them may suggest the value of a more comprehensive study of local conditions in each locality.

The occupations of these 53 families are typical of the communities in which they live. Factory-operatives predominate in the manufacturing centers, with employees in the building-trades, clerks, laborers and railway employees. In the smaller places are clerks, printers, artisans and laborers.

For the purpose of exhibiting some of the resemblances and differences, so far as they appear in the schedules received, Tables 129-130 (pages 275–276) have been prepared. In several cases, where only one family could be taken, it is not safe to assume that this family, or the averages for 3 or 5 families, are typical, and too much should not be inferred from these tables. They do at least show what is possible in a given case, and the selection has been made so as to include a wide variety of circumstances. Rochester and Syracuse are manufacturing cities, Victor is a suburban outpost of Rochester, Richfield Springs a country town of 3000 inhabitants. For these localities, comparison of the families with in-

comes of from $600 to $700 has been possible, and the figures for the New York City families of the same income-group are reproduced for comparison. Elmira and Albany are cities of a different type, and Whitehall is a small manufacturing city in a locality where fuel is dear. The one schedule from the town of Maryland gives the budget of a farm laborer, who occupies a 4-room house at the nominal rent of $2 a month.

The salient feature of these schedules from outside New York City is the lower cost of housing. This appears in two forms; in the lower rental charges, and in the large proportion of house-owners among wage-earners. The proportion of income spent for rent is less, the smaller the city. In New York rent absorbs 24 per cent. of the expenditure of a family with an income between $600 and $700. In Syracuse and Rochester it takes less than 20 per cent., in Richfield Springs 14 per cent. (in 2 cases out of 3), in Victor 14 per cent.

In the second place, the number of house-owners reported is suggestive. In Rochester and its suburbs 8 of the 11 families own houses, or are buying them on the instalment plan. Two of the Rochester families averaged in the $600 column are paying for houses of their own. One of these, an Italian family of 5 persons, occupies 3 rooms and rents the rest of the house for $132, paying $48 a year for interest on a mortgage of $600. An English shoemaker, with a family of 4 and a total income of $680, is paying for his house in instalments of $200 a year. Clothing is the only item in his budget that seems to suffer in consequence, although the food-expenditure is at the rate of 24 cents per man per day. Altogether, 15 of the 53 families are reported as owning their houses.*

In the tables two Whitehall families are entered, one owning and one renting its dwelling. The house-owning family has a money income of $780, as against $884 for the house-renting family. But the charge of $120 for rent in the budget of the latter family consumes the difference, and leaves the expenditure for the remaining items nearly the same for the two families.

* Out of 642 schedules received from Greater New York, only 6 were of house-owning families; 4 of these were from Brooklyn, 2 from Manhattan, and in all but 1 case the family income was over $1000.

The principal exception is in the matter of taxes, where the house-owning family pays $45 as against $12 for the other family. In the schedules of house-owning families in other cities the taxes appear as a larger item than for the house-renters, and the surplus otherwise seems to be expended among the various items according to no fixed rule.*

Not only is the cost of housing less in the cities outside of New York, but the accommodations enjoyed are better. Detached houses are the rule, with no question of access to light and air. The number of rooms is 3 in only 1 case of the 53 (Rochester); only 6 report 4 rooms, and 7 and 8 rooms are of frequent occurrence. In cities with water service a private toilet is the rule, and a bath-room is frequently reported. For $8 a month in the smaller towns of the State and $10 or $11 in the cities like Syracuse, better accommodations can be secured than for $15 in Manhattan.

In the smaller places there is opportunity to raise vegetables and fruit in a garden, and this is noted in many of the schedules. Eggs and poultry are also raised in many cases at home. The calculation of food-expenditures per man per day, on the cash basis, needs supplementing in these cases. The large size of some of the families reported, especially in Syracuse, explains in part the low allowance for food per man per day.

In regard to clothing the averages and percentages as tabulated point to a larger expenditure for this purpose outside of New York City than within it. It would be interesting to pursue the subject further, especially with regard to Rochester. Rochester is, like New York, a center of the garment-trades, and the 3 families there with incomes between $600 and $700 report a lower average expenditure for clothing than the average of the 72 with the same income in New York City. With this exception, the figures point to a higher cost of clothing in the state at large than in New York City.

A comparison of the expenditures for the various items of the budget in the several localities may be facilitated by the tables of averages and percentages on pages 275 and 276. In many in-

* In the tabulation of the Syracuse schedules an amount equal to the rental value of the house owned is added to the total income, and the same amount is entered under "Housing" and included in the total of expenditures.

stances the variations indicate merely the taste and habit of a single family rather than a social standard. It would be hazardous on the basis of so small a number of cases to make an estimate of the sum required to maintain a normal standard in each community. It would certainly fall below the amount needed in New York City, but the exact measure of the difference requires a larger induction of cases.

TABLE 129.—NINE CITIES AND TOWNS OF NEW YORK STATE. PER CENT. OF TOTAL ANNUAL EXPENDITURE REPORTED FOR THE SEVERAL PRINCIPAL ITEMS OF THE BUDGET.

	New York.	Rochester.	Victor.	Richfield Springs.	Syracuse.	Elmira.	Albany.	White Hall. (House owner.)	White-hall. (Renter.)	Maryland.
	72 Families. Income $600 to $700. Various.* 4.9†	3 Families. Income $580 to $680. Various.* 4.5†	1 Family U. S.* 5.†	3 Families. Income $600 to $700. U. S.* 5.†	5 Families. Income $589 to $700. Various.* 5.9†	3 Families. Income $750 to $810. Various.* 7.7†	1 Family U. S.* 4.†	1 Family U. S.* 5.†	1 Family U. S.* 3.†	1 Family U. S.* 6.†
Total income	$650.17	$627.66	$600.00	$624.00	$628.40	$769.12	$815.00	$780.00	$884.00	$380.00
Total expenditure	650.57	636.41	595.41	571.82	2654.94	795.68	804.82	803.65	894.42	356.36
	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.
Housing	23.6	19.9	14.1	18.2	19.7	10.3	12.0	..	13.4	6.8
Car-fares	1.7	1.6	..	..	.2	.2	.6	..	..	..
Fuel and light	5.8	6.5	6.8	4.5	6.9	6.6	4.9	9.3	9.6	4.4
Food	44.6	42.0	34.6	46.5	34.0	53.3	57.3	51.0	43.5	51.3
Clothing	12.9	11.4	27.3	21.2	20.4	15.1	13.3	17.9	17.5	19.9
Insurance	2.0	1.9	..	..	5.5	1.8	.7	10.6	9.2	1.4
Health	2.1	2.7	1.7	3.7	2.5	2.2	3.3	1.0	.9	1.4
Furniture	1.0	8.3	2.5	1.0	3.0	4.3	1.4	.1	.5	1.4
Taxes, dues, etc	1.2	2.8	.3	1.3	1.1	.6	.6	5.6	1.3	..
Recreation and amusement	.5	.6	5.5	1.0	.5	.3	1.5	.4	1.6	1.4
Education and reading	.7	.7	1.7	.5	.9	1.0	.6	3.2	.4	1.8
Miscellaneous	3.9	1.6	5.5	2.1	4.9	4.3	3.8	.9	2.1	10.2

* Nationality. † Average number of persons in family.

TABLE 130.—NINE CITIES AND TOWNS OF NEW YORK STATE. AVERAGE AMOUNT OF EXPENDITURE FOR THE SEVERAL PRINCIPAL ITEMS OF THE BUDGET.

	New York.	Rochester.	Victor.	Richfield Springs.	Syracuse.	Elmira.	Albany.	Whitehall. (House-owner.)	Whitehall. (Renter.)	Maryland.
	72 Families. Income $600 to $700. Various.* 4.9†	3 Families. Income $580 to $680. Various.* 4.5†	1 Family U. S.* 5†	3 Families. Income $600 to $700. U. S.* 5†	5 Families. Income $589 to $700. Various.* 5.9†	3 Families. Income $750 to $810. Various.* 7.7†	1 Family U. S.* 4†	1 Family U. S.* 5†	1 Family U. S.* 3†	1 Family U. S.* 6†
Total income	$650.17	$627.66	$600.00	$624.00	$628.40	$769.12	$815.00	$780.00	$884.00	$380.00
Total expenditure	650.57	636.41	595.45	571.82	645.94	795.68	804.82	803.65	894.42	356.36
Housing	153.59	126.90	84.00	104.00	127.20	81.66	96.00	..	120.00	24.00
Car-fares	11.31	10.33	..	..	1.12	1.53	5.00	..	..	..
Fuel and light	37.71	43.10	40.50	25.77	45.04	52.25	38.90	74.98	85.94	15.75
Food	290.10	267.29	207.00	265.90	220.01	426.12	462.97	409.09	388.44	183.36
Clothing	83.48	80.16	162.95	121.52	132.46	119.55	106.45	144.18	155.95	71.25
Insurance	13.05	12.05	..	..	35.72	14.13	6.00	85.40	82.33	5.00
Health	13.78	7.16	10.00	21.68	16.10	17.73	26.50	8.00	8.00	5.00
Furniture	6.05	52.80	15.00	5.72	19.44	34.00	11.00	1.16	4.70	5.00
Taxes, dues, etc	7.90	18.30	2.00	7.60	7.60	4.61	5.00	45.00	12.00	..
Recreation and amusement	3.42	3.92	31.00	5.67	3.72	2.53	12.00	3.00	14.06	5.00
Education and reading	4.71	4.96	10.00	1.96	5.94	7.60	5.00	25.60	4.00	6.00
Miscellaneous	25.47	10.33	33.00	12.00	31.57	33.94	30.00	7.24	19.00	36.00

* Nationality. † Average number of persons in family.

APPENDIX III

Report on Nutrition Investigation

From Data Collected by the Special Committee on Standard of Living

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The present investigation was primarily undertaken with a view to ascertaining the cost of living in New York City among various representative classes of people. Subsequently there arose the query whether some indication might be obtained concerning the nutritive condition of these classes of people as judged from the quantities and kinds of food materials bought. In the following pages this subject is discussed.

In any determination of the nutritive condition of man several methods of procedure are open to the investigator. To the one desiring exact data the estimation and analysis of the body ingesta and egesta are essential. On the other hand, where merely the amount and kind of food consumed is desired, a determination of the amount of food consumed is computed by the difference between the food bought and the waste. The food values may be ascertained by actual analysis of food samples or may be calculated from tables issued by the U. S. Dept. of Agriculture (Bulletin 28, Revised Edition, 1899). Many such metabolism experiments have been carried out in recent years by the department named.

In the present investigation the method employed has been to calculate the food values of food materials bought by the various classes of people for a period of a week. The data obtained were collected from grocery and meat books of the family, from account books kept by the housewife, and finally from estimations by the family of the various staple articles bought. It is at once apparent that from such data results of any scientific value cannot be

obtained, and emphasis is laid upon the fact that there has been no intention of drawing any conclusions the basis of which would necessitate exactness. The most that can be hoped for from such an investigation is merely the determination, in a most general way, whether the various classes are buying food of the amount and kind to keep them in bodily health and vigor. Even the question of waste cannot be entered into, although this item is probably small, judging from dietary studies made in the same city by Atwater and Woods (Bulletin 46, U. S. Dept. of Agriculture). The results presented here then are calculated upon the food *bought*, and the values given were computed from analyses of food materials made by the U. S. Dept. of Agriculture (Bulletin 28, Revised Edition) upon the materials as purchased.

One hundred representative families, preferably those with two or more children, and with various earning powers, have been chosen from among the various nationalities (Italians, Bohemians, Negroes, Russians, Austrians, Hungarians, Americans, English, Dutch, Germans, Irish, and Swedes) in New York City. The amount of food (and the various components comprising that food) bought by the family, together with the cost, has been reduced to terms of per man per day, upon the assumption that women and children eat less than a man. This reduction has been made possible by the employment of standard factors adopted by the U. S. Dept. of Agriculture (see Bulletin 46, page 6).

The question whether a person is eating sufficient food is a difficult one. According to the so-called dietary standards, a man of 70 kilos body-weight at moderate muscular work needs 125 grams protein and enough of fats and carbo-hydrates to furnish 3000 to 3500 calories per day. Other standards call for 118 grams protein and 2800 calories. Indeed, the older standards vary from 100 to 150 grams protein with a fuel value of from 2500 to 7000, the variations depending upon body-weight, habit, and occupation. It is evident that a man engaged in strenuous muscular work needs more energy-yielding food than one whose labor calls for less muscular activity. Opinions vary somewhat with regard to the relative amounts of fat and carbo-hydrate that should be eaten to supply this energy. To sum up the

question, the consensus of opinion is in favor of a preponderance of carbo-hydrate material. Fat has twice the potential energy of carbo-hydrate, but for two reasons it is unwise to obtain the greater proportion of energy from that source. In the first place, fat costs more than carbo-hydrate; and, secondly, it is uneconomical from a physiological standpoint, inasmuch as it is very difficult of digestion when compared with carbo-hydrate. For a man of average weight, performing moderate muscular work, from 50 to 60 grams of fat and from 400 to 500 grams of carbo-hydrate are not far from the right proportions from the viewpoint of physiological economy.

The amount of protein necessary is a question upon which there exist two opinions. In the first place, the data given above are derived from observations made upon man concerning the actual quantities he is in the *habit* of eating, not how much he really *needs*. Within recent years the extensive experiments of Chittenden have shown that the protein intake may be diminished by half that usually considered necessary, with a greatly decreased calorific value, and man still maintain health and vigor and perform his accustomed duties. Some of the difficulties of deciding the query whether a man is eating sufficient are at once obvious from the above considerations, and to attempt to do so in more than a most general way is to open the way for criticism, and justly. Accordingly, when in the present discussion the data obtained have been divided into two classes, representing (1) families well nourished, and (2) those poorly nourished, it has been done by comparison with the older dietary standards having a range for protein from 100 to 150 grams, of fat from 50 to 70 grams, of carbo-hydrate from 350 to 600 grams, and a fuel value of from 2500 to 7000 calories. The division cannot be hard and fast, especially when the figures given represent materials *purchased*, not necessarily eaten; and account must also be taken of the digestibility—or better, availability—of the foods, together with another important factor, namely, absorbability. Inasmuch as the calculations presented have been made upon the materials as purchased, not ready to eat, consideration as to waste, etc., is unnecessary.

Comparison between the amounts spent for food by well

nourished and poorly nourished families indicates that in general when less than 22 cents per man per day is spent for food the nourishment derived is insufficient, and when more than 22 cents per man per day is expended the family is well nourished. But the latter statement does not hold so well as the former. Another point of interest is the relatively large quantities of fat bought by both classes, which is uneconomical both financially and physiologically.

Classified according to nationality, it has been found that of the Italian families (19) represented, 89 per cent. are listed in the class of those well nourished; of the Bohemian (5), 40 per cent.; of the negroes (5), 60 per cent.; of the Russian (19), 33 per cent.; of the American (25), 57 per cent.; of the Irish (9), 77 per cent.; of German (6), 86 per cent.; while Austrian (2), Hungarian (1), English (3), Dutch (1), and Swedish (2) were all well nourished. The Italians and Dutch obtained their protein largely from the vegetable kingdom. The Bohemians, Negroes, Americans, English, Irish, and Swedes obtained their protein about equally from animal and vegetable sources. The Russians, Austrians, Hungarians, and Germans preferred protein from the animal kingdom. To a greater extent than the other nationalities, the Italians obtained their energy from the vegetable kingdom.

The explanation of the failure of some of the above classes of people to live well is not so much a question of ability to purchase nourishing food at the price given (22 cents per man per day) as of injudicious buying. For example, 3 pounds of butter per week at 30 cents per pound is extravagance when this amount represents 13 per cent. of the total spent for food. The item of beer, wine, pickles, etc., used at table is also a factor of considerable importance in this connection. For instance, to cite a specific case, in one family, out of a total of $6.17 spent for food, $1.83 was expended for beer, wine, and pickles—about 30 per cent. On the other hand, the majority of failures does not appear to be due to the above causes, but to an inability to purchase food at less than 22 cents in sufficient amount and variety; and in nutrition, variety of food plays almost as important a rôle as does sufficiency.

The following schedules are printed as an illustration of the method employed in the calculation of nutritive values:

SCHEDULE NO. 1.

	Meals
1 man	21
1 woman (21 × 0.8)	17
1 child (21 × 0.5)	10
2 children (21 × 0.4)	17
Equivalent to 1 man for 22 days.	65

Food.

(1740)	4 lbs.	beef	at $0.48	(5220)	12 lbs.	bread	at $0.60
(1740)	4 "	salt	" .28	(1740)	4 "	rolls	" .35
(435)	1 lb.	ham	" .16	(435)	1 lb.	crackers	" .10
(435)	1 "	chicken	" .14	(435)	1 "	flour	" .05
(435)	1 "	fish	" .05	(870)	2 lbs.	rolled oats	" .10
(435)	1 "	butter	" .27	(2175)	5 "	potatoes	" .16
(1400)	3 lbs.	eggs	" .25	(435)	1 lb.	onions	" .05
(6440)	14 "	milk	" .70	(218)	½ "	string beans	" .05
(435)	1 lb.	milk (cond.)	" .10	(218)	½ "	dried peas	" .05
			$2.43	(870)	2 lbs.	canned tomatoes	" .08
				(435)	1 lb.	apples	" .05
					1 "	tea	" .18
				(1516)	3½ lbs.	sugar	" .17
				(109)	¼ lb.	molasses	" .03
					"	beer, pickles	" .30
							$2.32

SCHEDULE No. 2.

Kind of Food.	Weights and Fuel Value Per Man per Day.					Cost.
	Food Material (Grams).	Protein. (Grams).	Fat (Grams).	Carbohydrates (Grams).	Fuel Value. (Calories.)	
Beef, veal, mutton	158	32	16	..	221	..
Pork, ham, bacon, etc.	20	3	10	..	108	..
Poultry	20	3	2	..	34	..
Fish, etc.	20	1	..	..	8	..
Eggs	64	8	6	..	90	..
Butter, lard	20	..	17	..	158	..
Cheese	..	..	..	..	..	..
Milk	313	12	14	11	272	..
Total animal food	615	59	65	1	891	$0.11
Bread, cake, etc.	337	30	7	185	940	..
Flour, cereals	60	8	3	41	232	..
Vegetables	180	5	..	26	134	..
Fruits	20	..	..	2	10	..
Tea, coffee, etc.	..	..	..	..	..	..
Sugar, molasses	74	..	..	72	297	..
Liquors	..	..	..	..	..	..
Total vegetable food	671	43	10	326	1613	$0.10
Total food	1286	102	75	337	2504	$0.21

APPENDIX IV

Partial Bibliography

1. Bibliography and Criticism

Bauer, Stephan: Article "Konsumtionsbudget" in Conrad's Handwörterbuch der Staatswissenschaften. (II. Auflage, V: 316–333.)

A succinct critical account of the methods and results of the successive attempts to study workingmen's budgets, with bibliographical references.

Bücher, Wilhelm: Haushaltungsrechnungen oder Wirtschaftsrechnungen. Zeitschrift für den gesammten Staatswissenschaften. 1906. S. 686, ff.

Cheysson et Toque: Les Budgets Compares des cent Monographies de Families. Bulletin de l'Institut Internationale de Statistique, VI, p. I (1891).

Contains a description and defense of Le Play's method, a bibliography, and a synopsis of 100 budgets gathered by Le Play and members of his school.

Engel, Ernst: Lebenskosten belgischer Arbeiterfamilien. Bulletin de l'Institut Internationale de Statistique, IX: (1895) p. 1.

Engel discusses in the opening sections the problem of method in the light of his own labors of 40 years. His proposed "quet" is here described.

Higgs, Henry: Workingmen's Budgets. Journal of the Royal Statistical Society, 1893; pp. 255–285.

Contains, besides the discussion of method, specimen budgets extracted from Davies, Eden, Le Play and more recent sources.

Landolt, Carl (Karl): Directions Sur la Maniere de dresser les Budgets d'Ouvriers Industrielles et d'Artisans. Bulletin de l'Institut Internationale de Statistique, VI: 289 ff. (1891). Bibliography, pp. 301–304.

A severe critic of Le Play and an advocate of the account-book method.

Landolt, Karl: Mode und Technik der Haushaltsstatistik. Freiburg, 1894.

Le Play, François: Les Ouvriers Europeens. Vol. I, of the definitive Edition. Paris, 1879.

Contains Le Play's charming description of his own purpose and method.

Lexis, Wilhelm: Die Haushaltungsbudget. In Schönberg's Handbuch der Politischen Oekonomie, I, 814–816.

Mayo-Smith, Richard: Statistics and Economics, Chapter II. New York, 1897.

Discusses methods and sociological significance of statistics of family consumption, with bibliographical note.

Price, L. L.: Article "Comfort, Standard of," in Palgrave's Dictionary of Political Economy. I, 387. London, 1890.

Traces briefly the discussion of the standard of comfort by the British economists.

United States Bureau of Labor: Third Special Report. (Revised, 1902.) Index of reports issued by Bureaus of Labor Statistics in the United States.

Contains references to all investigations into cost of living carried on by the state labor bureaus down to 1902.

2. Estimates and Investigations Prior to the Nineteenth Century.

Petty, Sir William: Political Arithmetic, Chapter VII. Written 1671–76, published 1690.

Political Anatomy of Ireland, Chapter XI. Written 1672, published 1691.

Vanderlint, Jacob: Money Answers All Things. 1734.

Inquiry into the Melancholy Circumstances of Great Britain, circa 1735; p. 29.

Thierry: Monuments inedits de l'Histoire du Tiers Etat. I. Series T. IV, p. 545. (Contains budget of a weaver of Abbeville, 1764.)

Smith, Adam: Wealth of Nations. 1776.

Part I, Chapter VIII, contains an exposition of the advantage to the community of a rising standard of living among the laboring classes.

Davies, David: The Case of the Laborers in Husbandry, stated and considered in three parts. Part I: A view of their distressed condition. Part II: The principal causes of their growing distress and number and of the consequent increase of the poor-rate. Part III: Means of relief proposed, with an appendix containing a collection of accounts, showing the earnings and expenses of labouring families, in different parts of the kingdom. Bath and London, 1795.

Eden, Sir Frederic Morton: The State of the Poor. Three volumes, London, 1797.

Fifty-four family budgets are grouped in the appendix (Vol. III), but others are scattered through the text of Volumes II and III.

References to other eighteenth-century estimates are appended to the article of Bauer, already referred to.

3. Works of More Recent Times.

Berlin: Statistisches Jahrbuch der Stadt Berlin.

Successive volumes contain synopses of budget-investigations as follows:

1879. Jahrgang 7; S. 137. 15 budgets, secured by schedule-inquiry.
1880. Jahrgang 8; S. 164. 2 budgets, from account-books.
1901. Jahrgang 27; S. 269. 142 budgets, from schedule-inquiry.
1903. Jahrgang 28; S. 200. 908 budgets, from schedule-inquiry.

The detailed report of the last investigation was published separately under the title which follows:

Berliner Statistik: Heft 3. Lohnermittlungen und Haushaltungsrechnungen der minder beneittelten Bevölkerung im Jahre 1903. Statistisches Amt der Stadt Berlin, 1904.

Blanqui, A. J.: Les Classes Ouvrieres en France pendent l'année 1848, (p. 736. Budget of a family in Lille).

Booth, Charles: Life and Labor of the People of London. London, 1889, ff.

Vol. I, Part V and VI. Vol. IX, Part III, Chapter 13. The budgets of 30 families are given in Vol. I, pp. 136–139.

Bosanquet, Mrs. Bernard: (Helen Dandy.) The Standard of Life and other Studies. London, 1898.

A discussion of the conception of the standard of living and its relation to wages.

Ducpetiaux, Edouard: Budgets Economiques des Classes Ouvrieres en Belgique. Bulletin de la Commission Centrale de la Statistique (Belgium), Vol. VI (1855): 261–440.

Economic Club, London: Family Budgets: Being the Income and Expenses of Twenty-eight British Households, 1891–94. London, 1896.

Charles Booth, Ernest Aves, Henry Higgs, were the committee of the Club in charge of the inquiry.

Engel, Ernst: Productions-und Konsumtionsverhältnisse des Königreichs Sachsen. Zeitschrift des Statistischen Bureaus des Königlichen Sächsischen Ministeriums des Innern, 1857, p. 153 ff. (Reprinted also in the Bulletin de l'Institut Internationale de Statistique, Vol. IX. 1895.)

This is the epoch-making work of Engel, who continued to work upon the general subject until his death in 1896. The titles of his contributions to the statistical

journals may be found in detail in the German bibliographies. The "Lebenskosten" contains the summing up of his life-work in this field. The three shorter books named below are among the most significant of his minor works.

Engel, Ernst: Lebenskosten belgischer Arbeiterfamilien. Bulletin de l'Institut Internationale de Statistique IX: (1895) p. 1.

Der Preis der Arbeit. Berlin, 1866.

Das Rechnungsbuch der Hausfrau. Berlin, 1882.

Der Werth des Menschen. Berlin, 1883.

Forman, S. E.: Conditions of Living Among the Poor. Bulletin of the United States Bureau of Labor. No. 64, May, 1906.

Expenditures in detail for 5 weeks for 19 families in the District of Columbia.

Cost of Industrial Insurance in the District of Columbia. Bulletin No. 67, United States Bureau of Labor, Nov., 1906.

Gerloff, Wilhelm: Verbrauch und Verbrauchsbelastung kleiner und mittlerer Einkommen in Deutschland. Jahrbücher für National-oekonomie und Statistik, 3te Folge, Band 35 1 und 145.

A study of the tendency of indirect taxes to bear most heavily on families with small incomes. Recent German studies of family budgets are cited, in addition to the Berlin inquiry of 1904, as follows:

Berichte der bayrischen Fabrik-und Gewerbeinspektoren 1900–1905.

Haushaltungsrechnungen Nürnberger Lohnarbeiter. Arbeitersekretariat Nurnberg, 1901.

Haushaltungsrechnungen. Hamburgischer Volksschullehrer, Hamburg, 1906.

Der Haushalt der Postassistenten. Deutsche Postzeitung, 1903.

Fuchs. Die Verhältnisse der Industriearbeiter in 17 Landgemeinden bei Karlsruhe, 1904.

Fuchs. Sociale Lage der Pforzheimer Bijouteriearbeiter. Karlsruhe, 1901.

Haushaltungsrechnungen zweier Fabrikarbeiter. J. H. Salomon, Altona, 1906.

Abelsdorf. Beiträge zur Socialstatistik deutscher Buchdrucker, 1897.

Feuerstein. Lohn und Haushalt der Uhrenfabrikarbeiter der bädischen Schwarzwald, 1905.

Enquete zur Verbreitung der Kunftigen Handelsverträge von der Schweizerischen Bauernsekretariat, 1902.

Great Britain, Board of Trade: British and Foreign Trade and Industry, 1903. 209–258; Consumption of Food and Cost of Living.

Contains (1) estimates regarding quantity and cost of food for a typical family; (2) itemized returns of expenditures for food from 286 urban families.

Board of Trade: Memoranda on British and foreign trade and industrial conditions, 1904, series 2.

Embraces deductions from reports received from 1800 families with reference to weekly expenditure for food and for housing together with calculations of the variations in cost of all the principal items of household expenditures since 1880.

Great Britain, Board of Trade: Inquiry into the Cost of Living of the Working Classes in England. 1907.

Board of Trade: Inquiry into the Cost of Living of the Working Classes in Germany. 1908.

Herzfeld, Elsa G.: Family Monographs, New York, 1905.

Twenty-four families on the West Side of New York City are studied, primarily from the sociological rather than the economic point of view.

Hirschberg, E.: Die Sociale Lage der arbeitenden Klassen in Berlin, 1896. (13 budgets.)

Knauer: Budgets Ouvriers en Frankfort, 1890.

Landolt, Karl: Dix Menages Ouvriers Balois, 1891.

The two foregoing exemplify the account-method.

Le Play, François: Les Ouvriers Europeens. Paris, 1856–1879.

Contains in 5 volumes monographs descriptive of 57 families, in many countries. The work of Le Play is the authoritative exemplification of the intensive method. His followers continued the series in ten volumes of additional monographs, entitled, "Les Ouvriers des Deux Mondes."

More, Louise Boland: Wage-Earners' Budgets. A Study of Standards and Cost of Living in New York City. New York, 1907.

A study of 200 family budgets, obtained in the South-western section of New York.

Patten, S. N.: The New Basis of Civilization. New York, 1907.

A suggestive interpretation of the meaning of an ample standard of living in its effect upon the welfare of mankind.

Richards, Ellen H.: The Cost of Living. New York, 1899.

Suggestions as to economy in expenditures, especially for families with incomes between $1500 and $2500.

Rowntree, B. Seebohm: Poverty, a Study of Town Life. London, 1901.

A study of the city of York. Chapter III deals with the standard of life of various income-classes; Chapter VI with housing; Chapter VII with health; Chapter VIII contains analysis of 18 family budgets with discussion of dietary standard.

Ryan, John A.: A Living Wage; its Ethical and Economic Aspects. New York, 1906.

A vindication of the right to a living wage, with an estimate of its actual content.

Shadwell, Arthur: Industrial Efficiency; a Comparative Study of Industrial Life in England, Germany and America. London, 1906.

In Vol. II, Chapter XI treats of Housing; XII of Cost of Living; XIII of Social Conditions.

Sherwell and Million: Report of Edinburgh Charity Organizzation Society on the Physical Condition of Fourteen Hundred School Children. Edinburgh, 1906.

Reports of 1389 children from 781 families. Complete budgets of the families are not given, but interesting data as to habits, income, housing, etc., are included.

4. PUBLICATIONS OF THE NATIONAL AND STATE GOVERNMENTS IN THE UNITED STATES.

United States Bureau of Labor: Sixth annual report, 1890. Cost of Production: Iron, Steel, Coal.

Compilation of returns from 3260 families ia these industries, and also for about 1000 families in Europe, engaged in various industries.

Seventh annual report, 1891. Cost of Production: the Textiles and Glass, (with returns from 5284 families.)

Eighth Special report, 1895. The Housing of the Working People.

Ninth Special report, 1897. The Italians in Chicago.

Pages 44–50, food-expenditures of 742 families.

Eighteenth annual report, 1903. Cost of Living and Retail Prices of Food.

Returns from 25,440 families in all occupations in 33 states. The data regarding prices have been continued for each succeeding year in the Bulletins of the Department, Nos. 54, 59, 65, 71, 77.

United States Bureau of Labor Bulletins.

The movement of wages and prices, following the lines of the work done by the Bureau for the Aldrich Report, is given at intervals, covering the period from 1890 to 1907 inclusive, in Bulletins Nos. 59, 65, 71, 77. No. 53 contains a summary of the Eighteenth Annual Report of the Bureau on Cost of Living. Nos. 64 and 67 contain the studies of Mr. Forman, already referred to. Other investigations more or less germane to the standard of living may be found in the list of titles of leading articles for the whole series, printed at the end of each number of the Bulletin.

United States Senate Reports: First Session, Fifty-Second Congress; Vol. VI (The "Aldrich Report").

Contains discussion and summary of twelve studies of family budgets in the United States (Part I, xl–lv.), and details of 232 budgets collected for use in the weighing of averages to be used in the body of the report. (Part II, 2040–2096.)

Young, Edward: Labor in Europe and America. United States Bureau of Statistics, 1875.

Includes reports of family budgets designed to show differences in cost of living between Europe and Ameriea.

Reports of State Labor Bureaus.

The complete list of reports of the State Bureaus that contain material bearing upon our subject will be found in the index issued by the United States Bureau of Labor, already referred to (Third Special Report, revised 1902). The most valuable are probably the following, which are arranged by States and the dates of the year of publication:

Connecticut, 1885.
1888, pp. 87–135.
Reports from 102 families made out by members of the family.

Illinois, 1884.
Iowa, 1884–85, pp. 246–259.
Budgets of School-teachers. 1888-89.

Kansas, 1886.
1887.

Massachusetts, 1875.
The first investsgation of family budgets published by Carroll D. Wright, including 397 families.
1881.
1884.
1901, pp. 239–314.
1904, pp. 81–130. The Cost of High Prices.

New Jersey, 1899.
1900.

New York, 1892.

Maryland, 1906.

Ohio, 1893.

Wisconsin, 1885–86.

Washington, 1905–06.

Vita

The author of the foregoing report, Robert Coit Chapin, was born in Beloit, Wisconsin, in 1863. He was prepared for college in the high school of that city, and was graduated from Beloit College with the degree of B. A. in 1885. From the same institution he received the degree of M. A. in 1888, having in the meanwhile studied for one year in Chicago Theological Seminary, and one year in Yale University. In 1888–89 he was instructor in civil polity in Beloit College, and in 1889–90 studied in Yale University, including in his work courses in economics under Professor Arthur T. Hadley. From Yale University he received the degree of B. D. in 1890.

In 1890 he became professor of history in Drury College, and in 1892 professor of political economy in Beloit College, which position he now occupies. In 1894–95 he studied for a year in the University of Berlin, taking courses in economics under Professors Adolph Wagner and Gustav Schmoller, and in sociology under Professor Georg Simmel.

He spent the year 1906–07 at Columbia University, and took courses in social economics under Professor Edward T. Devine, in economics under Professor Edwin R. A. Seligman, in statistics under Professor Henry L. Moore, and in American history under Professor Herbert L. Osgood, attending the seminar in social economics.

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